DOCUMENT RESUME

ED 409 468 CE 074 429

AUTHOR	Schlachter, Gail A.
TITLE	The Back-to-School Money Book 1996-1998. A Financial Aid Guide for Midlife and Older Women Seeking Education and Training.
INSTITUTION	American Association of Retired Persons, Washington, D.C.
PUB DATE	96
NOTE	65p.
AVAILABLE FROM	American Association of Retired Persons, 601 E Street, N.W., Washington, DC 20049 (publication no. D16245, single copies free).
PUB TYPE	Guides - Non-Classroom (055)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	Adult Students; Annotated Bibliographies; Community Colleges; Credits; Eligibility; Extension Education; Federal Aid; Federal Programs; Graduate Study; Grants; Higher Education; *Middle Aged Adults; Military Personnel; *Nontraditional Students; *Older Adults; Portfolios (Background Materials); Prior Learning; Reentry Students; Search Strategies; Special Needs Students; State Aid; State Programs; *Student Financial Aid; Undergraduate Study; Veterans; *Womens Education

ABSTRACT

This guide, which is intended for middle aged and older women who are interested in starting, resuming, or completing education and training, explains how and where to find financial aid. Chapter 1 discusses the importance of developing an overall financial aid search strategy and suggests procedures for identifying and pursuing possible financial aid sources. Chapters 2-4 describe the following: 32 financial aid programs set aside exclusively for midlife/older women; ways female veterans can locate information on hundreds of financial aid opportunities open to them and 24 financial aid programs available to women with family connections to the military; and 6 major federal financial aid programs open to midlife/older women. Listed in chapter 5 are the agencies responsible for awarding student financial aid and guaranteed loans in U.S. states and territories. Chapter 6 covers creative ways of reducing educational expenses (getting credit for life experience by preparing a portfolio or testing for credit, pursuing an off-campus degree, and attending a community college first). Chapter 7 contains an annotated bibliography of 34 directories of sources of general financial aid and aid for specific subjects and special population groups. (MN)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED 409 468

The Back-to-School Money Book 1996-1998

A Financial Aid Guide For Midlife and Older Women Seeking Education and Training

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
☐ This document has been reproduced as received from the person or organization originating it.
☐ Minor changes have been made to improve reproduction quality.
• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

PERMISSION TO REPRODUCE AND DISSEMINATE THIS MATERIAL HAS BEEN GRANTED BY

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

AARP

CE074429

BEST COPY AVAILABLE

The Back-to-School Money Book 1996-1998

A Financial Aid Guide For Midlife and Older Women Seeking Education And Training

By
Gail A. Schlachter

Women's Initiative
American Association of Retired Persons

© 1996, American Association of Retired Persons
Cover photograph © 1989, Russ Mehlman

About the American Association of Retired Persons (AARP)

AARP is the nation's leading organization for people age 50 and over. It serves their needs and interests through advocacy, research, informative programs, and community services provided by a network of staff, local chapters, and experienced volunteers throughout the country. The organization also offers members a wide range of special membership benefits, including *Modern Maturity* magazine and the monthly *Bulletin*.

About the Women's Initiative

The mission of the AARP Women's Initiative is to ensure that the economic, social, health, and long-term care needs of midlife and older women are met. The Initiative advocates and supports policies, programs, and legislation that improve the status of women today and in the future.

The Back-to-School Money Book, 1996-1998

This is the second edition of ***The Back-to-School Money Book***; the first edition was issued in 1994. Information included in the second edition of ***The Back-to-School Money Book*** is current as of the April, 1996. Because program requirements can and do change frequently, check with the sponsoring organizations on the current status of programs that interest you. To suggest additions, modifications, or deletions for future editions of this book, contact the author at this address: Gail Schlachter, Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070-4131.

About the Author

Dr. Gail Schlachter has worked for more than two decades as a library administrator, library educator, and publishing executive. She is a nationally recognized authority on financial aid. Among the award-winning reference books to her credit are the *Directory of Financial Aids for Women and Financial Aid for Veterans, Military Personnel, and Their Dependents.* In recognition of her outstanding contributions to reference service, Dr. Schlachter was awarded the prestigious Isadore Gilbert Mudge Citation in 1992.

How to order this publication

Single copies of ***The Back-to-School Money Book*** may be ordered free of charge from AARP Fulfillment, 601 E Street, NW, Washington, DC 20049. Request publication number D16245.

Table of Contents

Introduction 1
How to Use This Guide 2

Chapters
1. Getting Started 5

2. Targeting Your Search: Financial Aid Resources for Midlife and Older Women 7
General Programs 8
Programs with Subject or Eligibility Requirements 9

3. Making Your Ties With the Military Pay Off 16
National Programs for Wives and Widows of Veterans and Military Personnel 17

4. Finding Federal Funding 21
Federal Programs for Undergraduate Students Only 22
Federal Programs for Undergraduate or Graduate Students 23

5. Tapping Your State's Financial Aid Resources 26
State Agencies 27

6. Creative Ways to Reduce Educational Expenses 36
Getting Credit for Life Experience 36
Pursuing an Off-Campus Degree 39
Lowering Your College Costs 42

7. Researching Other Financial Aid Opportunities 47
General Financial Aid Directories 48
Financial Aid for Specific Subjects 51
Financial Aid for Special Population Groups 54

Indexes 56
Program Title Index 56
Program Subject Index 58
Program Eligibility Index 59
Publication Title Index 60

Introduction

The Back-to-School Money Book, 1996-1998 is aimed at midlife and older women who are interested in starting, resuming, or completing their education. Studies show that these women currently represent more than one third of all college enrollment. And their numbers are growing. In the past ten years, the number of college women over the age of 25 has jumped by 75 percent (compared to only a 15 percent growth rate for traditional college age students). In fact, the fastest growing age group on campus is currently the one labeled "women over 65."

According to Anne Bianchi, author of *Smart Choices: A Woman's Guide to Returning to School* (Peterson's Guides, 1990), by the year 2000 adult women will constitute the majority student presence in any educational setting—from vocational school or college classrooms to corporate and union sponsored programs.

Often, mature and reentry women assume that because of their age or stage in life, they won't be able to qualify for the financial assistance they need to pursue their educational goals. A decade ago, they might have been right. Today, however, the picture is dramatically different. The money is there. A record $52 billion in financial aid is now available from federal, state, and private organizations for college and vocational education. Moreover, many agencies have established funding programs specifically for reentry, midlife, or older women. Colleges, too, have set up tuition reduction programs just for these groups.

Women who have been away from school for a while are often unaware of these funding opportunities, or even how to start their search for available financial aid. ***The Back-to-School Money Book*** has been written for them. Prepared by Gail A. Schlachter, nationally recognized authority on financial aid for women, this guide is intended to introduce midlife and older women to the impressive array of financial aid possibilities and to help them begin to structure their search for funding.

College costs are high now, and they will only go higher in the future. The estimated cost of a four-year education in 1997 is $44,188 at a public institution and $92,323 at a private one. Ten years from now the costs are projected to at least double. Don't procrastinate. Start or resume your education today.

How to Use This Guide

To get you started, Chapter 1 of this guide addresses the need to develop an overall financial aid search strategy. Suggestions are given for identifying possible financial aid sources and for knowing the how, when, and where of searching for financial aid.

Because one of the keys to financial aid success is to target your search and limit your competition, Chapter 2 of this guide focuses specifically on programs set aside just for midlife and older women. Nearly 50 of these programs are described in "Targeting Your Search: Financial Aid Resources for Midlife and Older Women." All the information you'll need to determine if a program is right for you is there: eligibility requirements, amount awarded, deadline date, and sponsor's address and telephone number.

More than one third of America's population today has either direct or indirect ties with the armed services—as veterans, military personnel, or their spouses. If you fall into one of these categories, don't overlook the millions of dollars of financial aid available to you. Chapter 3, "Making Your Ties with the Military Pay Off," identifies how women who have served in the military can locate information on the hundreds of financial aid opportunities open to them. It also describes two dozen programs available to women who did not serve in the military but who have ties to the service through their husband's previous or current military commitments.

Chapter 4, "Finding Federal Funding," describes the major federal programs open to midlife and older women. Since the federal government is the single largest source of financial assistance to college or vocational students (granting nearly $33 billion each year), learning about these programs is the next logical step in your financial aid search.

State governments are also a major source of financial aid. Each year, states collectively fund nearly two million undergraduate and graduate students. You could be one of them. Chapter 5, "Tapping Your State's Financial Aid Resources," summarizes the type of financial aid offered by the states and provides a listing, state by state, of the agencies responsible for state aid and/or guaranteed loans.

Chapter 6 offers "Creative Ways to Reduce Educational Expenses." These are grouped into three strategies: the first shows you how to get college credit for your life experiences and out-of-school learning; the second describes how you can earn college credit or even a college degree without ever leaving your home; and the third provides a checklist of the ways you might be able to lower your college costs.

Chapter 7, "Researching Other Financial Aid Opportunities," is perhaps the most valuable chapter of them all. After all, if you don't know what financial aid is available, you can't apply for it. This chapter offers you a way to navigate through the sea of directories (more than 700 at last count) that describe financial aid opportunities, by identifying 34 of the best titles. Start with these resources, as applicable. Take your time when reviewing listings. Think creatively

College is expensive, but it's worth the cost! According to the U.S. Bureau of the Census, the average annual salary of high school graduates is $18,737. This figure rises to $32,629 for college graduates, to $40,368 for master's degree recipients, and to $74,560 for individuals with professional degrees.

about how you might package yourself to meet the requirements of the programs.

To help you use and reuse the information in ***The Back-to-School Money Book***, four different indexes have been included. The Program Title Index enables you to zero in on the financial aid opportunities described in chapters 2, 3, and 4 of the guide; the Program Subject Index specifies the focus of these programs; the Program Eligibility Index pinpoints their eligibility requirements; and the Publication Title Index provides easy access to the financial aid directories and other information sources cited throughout the guide.

There are more than 7 million adult students (over 25 years of age) currently enrolled in American colleges. That represents nearly 40% of all college students. In addition, there are another 12 million who are thinking about returning to school. At this rate, older students will soon be in the majority on college campuses!

When you read through the listing of financial aid directories in the last section of this guide — and realize that each of those directories lists thousands of financial aid opportunities— you will see that we have just scratched the surface in ***The Back-to-School Money Book***. But if you use this book as a "jumping off" point and follow up on the leads and strategies described here, you should be well on your way to achieving financial aid success!

1/Getting Started

Looking for financial aid takes determination and a certain amount of creativity. You need to develop a plan for your financial aid search, just the way you would develop a strategy for a job search.

To be sure you don't overlook any programs that might be available, you will need to consult a wide variety of sources. Start with this book. Write for information on any of the programs that match your qualifications. Search through the appropriate directories described in Chapter 7 of this guide (if they're not available through your local library, you can order them directly from the publishers).

Check the resources in your own community. Contact local businesses and organizations (particularly professional and service groups); these groups regularly provide financial aid opportunities. Talk to the local chapters of national or state women's organizations (e.g., American Association of University Women, American Business Women's Association); they often offer scholarships or loans to women in the community. Read the local newspaper; funding programs sponsored by these local groups are frequently described there.

Tap into the resources available at any local campus. Systematically check the bulletin board in the financial aid office and departments offering courses of interest to you. Talk to the financial aid officers and deans or department heads to get information on all the financial aid opportunities offered by the school or other agencies. Go to the library and scan recent issues of funding newsletters and subject-specific journals to find announcements of financial aid programs.

If you're currently employed, check with your company's personnel office. Many companies pay for part or all of their employees' college tuition costs. In fact, according to the National Institute for Work and Learning, more than 92 percent of all companies with 1,000 or more employees and 82 percent of those with 500 to 1,000 employees have tuition-aid plans. If you happen to be looking for a new job and you have a choice, consider working for an employer with a tuition-aid plan.

Sometimes, a computerized search service can be helpful. But be an intelligent consumer. While many of these services claim immense databases, few deliver more than 40 "leads" (programs that appear to match an applicant's characteristics) for fees that can run from under $40 to more than $150. You may find the computer no match for what you're able to turn up on your own.

As you search for financial aid, there are a number of strategies that will be useful to keep in mind:

With college costs escalating, financial aid often represents the only way students of any age can afford to go to college. Each year, more than 8 million undergraduates—44 percent of the total enrollment—receive some form of monetary assistance.

BEST COPY AVAILABLE

Be prepared to search thoroughly for financial aid. Money is available, but be realistic. Don't apply if you can't qualify.

• **Think positively.** Don't assume you make too much money, or are too old, or don't have a strong enough academic record. Up to 80 percent of private-sector programs are unconcerned with an applicant's financial status. Similarly, age is not a problem. Neither federal nor state programs can discriminate on the basis of age. If you think you have been denied education or financial aid because of your age or sex, you may want to contact the U.S. Department of Education to file a complaint under the Age Discrimination Act or Title IX. The private sector has responded to the growing number of older college students (more than 7 million in 1996) by establishing a number of programs just for midcareer and reentry students. Likewise, grades are not always important. Sometimes, funding programs select recipients by lottery or are interested only in your personal or organizational background.

• **Be selective**. Read eligibility requirements carefully. Never take the wholesale approach of contacting all the programs listed on a scholarship bulletin board or in the financial aid directories you've checked. A blanket approach like that wastes your time and puts an unnecessary burden on the sponsor's office staff. Only apply if you qualify.

• **Apply early.** It's never too early to start applying for financial aid programs. But it can be too late. If you haven't made initial contact with the programs of interest to you by November of the year before you need financial aid, you may not be able to complete the process in time.

• **Write, don't call.** Many programs have complicated requirements. If you get the instructions in writing, you'll be less likely to make a procedural error that could disqualify you. So, after you identify an appropriate program, send a letter of inquiry. Make it brief. Indicate only the school you are or will be attending, your plans for next year, and your interest in obtaining an application for the program. Always enclose a self-addressed, stamped envelope with your inquiry letter.

• **Sell yourself.** If the application asks about your motivations or goals, emphasize what makes you different (and better) than the other candidates. Your comments should (directly or indirectly) answer the question: Why should you be chosen?

• **Keep in contact.** After you've applied, stay in touch with each sponsoring organization. If you have new materials that support your application after it has been submitted (e.g., new honors, recent activities, newspaper articles by or about you), don't hesitate to send them.

With financial aid, the theory is that students who most need the assistance will get it. The reality is quite different. Success comes primarily to those who know how, when, and where to apply.

Searching for financial aid is hard and challenging work, but the rewards can be worth it! Persistence is the key. The more targeted your financial aid search strategy—and the more thorough you are in your search—the better your chances of finding the aid you need to finance your education. Remember, if it were easy to get financial aid, everyone would have it.

Keep a file of your completed applications; you may be able to use some of the same information or essays in filling out forms for other programs.

2/Targeting Your Search: Financial Aid Resources for Midlife and Older Women

Millions of dollars in financial aid are set aside just for women each year. These programs are sponsored by government agencies, professional organizations, corporations, sororities, fraternities, foundations, religious groups, educational associations, and military/veterans organizations. They cover all subject areas and range in annual value from just a few hundred dollars to $10,000 and more.

While some of the programs established just for women clearly require the applicants to be of traditional college age (e.g., programs open only to high schools seniors or programs limited to women under 25 years of age), most of the funding opportunities do not state age limitations and theoretically are open to students of any age, including returning and adult students. Don't overlook these opportunities, but be aware that, in practice, your application as a midlife or mature woman probably won't receive any special consideration.

Since the key to financial aid success is to limit your competition, your best first step is to search for programs that focus specifically on adult learners—particularly reentry, midlife, and older women. To help you begin your search, we've identified nearly 50 national programs aimed specifically at these groups, divided them into two sections (general programs and programs with specific subject or eligibility requirements), and described them for you below.

This listing is not intended to be comprehensive. The programs included here are representative of the opportunities available to you for vocational, undergraduate, or graduate studies. They are intended only to illustrate the wide range of financial aid available to midlife and older women. Actually, more than 1,500 funding opportunities have been set aside just for women on the local, state, and national level. You can find detailed and up-to-date information about these programs in the latest edition of the ***Directory of Financial Aids for Women*** — which is described in Chapter 7, "Researching Other Financial Aid Opportunities," under the heading, "Women."

CAREER DEVELOPMENT GRANTS

Program Description: The purpose of this program is to encourage women to resume interrupted academic work or to take course work that will contribute to their professional or employment goals. Applicants must be U.S. citizens or permanent residents who have completed their most recent degree at least five years ago. They must plan to study at an accredited two- or four-year college, university, or technical school. Preference is given to applicants seeking to enter nontraditional career fields. Special attention is given to applications from AAUW members.
Financial and Other Data: Stipends range from $1,000 to $5,000. Funds are to be used for tuition, fees, books, transportation, and/or dependent care. Recipients may pursue either part-time or full-time study. Approximately 75 grants are awarded each year.
Deadline: December of each year.
Contact: American Association of University Women, Attn: Educational Foundation, 2201 N. Dodge St., Iowa City, IA 52243-4030. Phone: (319) 337-1716. Fax: (319) 337-1204.

E. CRAIG BRANDENBURG GRADUATE AWARD

Program Description: Eligible to apply are adults who are interested in changing their profession/vocation, resuming their interrupted study, or continuing their education. Applicants must be at least 35 years of age, be a full-time degree candidate, and be an active member of the United Methodist Church for at least 1 year prior to application.
Financial and Other Data: The amount awarded varies, depending upon need. Funds may be used only for graduate education.
Deadline: February of each year.
Contact: United Methodist Church, Attn: Office of Loans and Scholarships, P.O. Box 871, Nashville, TN 37202-0871. Phone: (615) 340-7342. Fax: (615) 340-7048.

JEANNETTE RANKIN AWARD

Program Description: Women who are at least 35 years of age are eligible to apply for this scholarship if they are in financial need and have clear educational goals. They must be U.S. citizens and enrolled in a certified program of training or undergraduate studies.
Financial and Other Data: The stipend is $1,000. From seven to ten awards are presented each year. These awards are not renewable.
Deadline: January of each year.
Contact: Jeannette Rankin Award, P.O. Box 6653, Athens, GA 30604.

Have you ever thought that perhaps you are too "old" to start or continue your education? If you find yourself thinking that way, consider this: at 99, David Eugene Ray of Tennessee learned to read; at 99, classical pianist Mieczyslaw Horszowski recorded a new album; at 98, Beatrice Wood exhibited her latest ceramics; and at 95, choreographer Martha Graham prepared her modern dance troupe for a new performance. For information on other older achievers, see *The People's Almanac Presents the Book of Lists: The '90s Edition.*

RITA LEVINE MEMORIAL SCHOLARSHIP

Program Description: This program is open to women returning to school after an absence of at least seven years. Applicants must write an essay on their academic and vocational goals. Membership in the organization is not required. Awards are made on the local, regional, and national levels.
Financial and Other Data: Stipends range from $200 to $1,000 each.
Deadline: January of each year.
Contact: MENSA Education and Research Foundation, c/o Toni McLaughlin, 1502 Jackson Keller, #A6, San Antonio, TX 78213.

Certain awards and stipends are taxable. AARP recommends checking about tax liabilities before receiving educational assistance.

SOROPTIMIST TRAINING AWARDS PROGRAM

Program Description: This program is open to mature women, preferably over 30 years of age, who are either heads of households or have families dependent on them and who have not yet have completed college. Selection is based on the applicants' study objectives and financial need.
Financial and Other Data: The stipend is $3,500 and may be used to support either part- or full-time study. Each year, 54 awards are made; the awards are not renewable.
Deadline: December of each year.
Contact: Soroptimist International of the Americas, Inc., 2 Penn Center Plaza, Suite 1000, Philadelphia, PA 19102. Phone: (215) 557-9300.

THANKS BE TO GRANDMOTHER WINIFRED FOUNDATION GRANTS

Program Description: This program is open to women at least 54 years of age who are interested in developing and implementing projects, programs, or policies that empower and enrich themselves as well as other women.
Financial and Other Data: Grants range from $750 to $5,000. Funds may be used for specific projects, to produce a report, or to enhance a literary, artistic, musical, scientific, educational, or other skill or talent. More than 30 grants are awarded annually.
Deadline: Applications may be submitted at any time.
Contact: Thanks Be to Grandmother Winifred Foundation, P.O. Box 1449, Wainscott, NY 11975. Phone: (516) 725-0323.

Programs With Subject or Eligibility Requirements

ART SCHOLARSHIPS FOR MATURE WOMEN

Program Description: Women artists or photographers who are at least 35 years of age are invited to submit three color prints of any medium (oil, watercolor, original works on paper, or sculpture) or three color or black-and-white prints of photographic works. Neither applicants nor members of their immediate family may be members of the National League of American Pen Women.
Financial and Other Data: The award is $1,000. Funds may be used for education.
Deadline: February of every even-numbered year.
Contact: National League of American Pen Women, Inc., 1300 17th St., NW, Washington, DC 20036.
Phone: (202) 785-1997.

AVON PRODUCTS FOUNDATION SCHOLARSHIP FOR WOMEN IN BUSINESS STUDIES

Program Description: The program is designed to help women obtain the education they need (on the undergraduate or graduate level) to enter, reenter, or advance in a business-related field. Applicants must be 25 years of age or older, officially accepted for study at a U.S. college or university, within 24 months of graduation, able to demonstrate critical financial need (annual gross income for a family of four must be $25,000 or less), studying in a business-related field (e.g., management, business administration, sales, marketing, accounting), and planning to use their education to enter, reenter, or advance in the business-related job market.
Financial and Other Data: The stipend is $1,000 per year. Funds may not be used to cover doctoral studies, correspondence courses, or non-degree programs.
Deadline: April of each year.
Contact: Business and Professional Women's Foundation, Attn: Scholarships and Loans, 2012 Massachusetts Ave., NW, Washington, DC 20036. Phone: (202) 293-1100, ext. 169.

BISHOP CHARLES P. GRECO GRADUATE SCHOLARSHIP

Program Description: Wives, children, and members of the Knights of Columbus, as well as the widows and children of deceased members, are eligible to apply for this support, if they are enrolled or accepted for enrollment full time in graduate school and plan to prepare for a career as a teacher of mentally retarded children.
Financial and Other Data: Up to $500 is awarded per semester, for up to four semesters.
Deadline: April of each year.
Contact: Knights of Columbus, Attn: Scholarship Department, P.O. Box 1670, New Haven, CT 06507-0901.
Phone: (203) 772-2130, ext. 332. Fax: (203) 773-3000.

CAREER ADVANCEMENT SCHOLARSHIPS

Program Description: This program was established to raise the training level of mature women who are employed or seeking employment. Applicants must be at least 25 years of age, citizens of the U.S., officially accepted into an accredited program or course of study at an American college or university, within two years of completing their course of study, in financial need, and planning to use the desired training to improve their chances for advancement, to train for a new career field, or to enter/reenter the job market. They must be interested in majoring in computer science, education, paralegal studies, or science.
Financial and Other Data: Awards range from $500 to $1,000 for one year (a total of $50,000 is awarded each year). Scholarships may be used to support part-time or full-time study, as well as academic or vocational/professional/office skills training. Up to 150 scholarships are awarded each year.
Deadline: April of each year.
Contact: Business and Professional Women's Foundation, Attn: Scholarships and Loans, 2012 Massachusetts Ave., NW, Washington, DC 20036. Phone: (202) 293-1100 ext. 169.

CHASE MANHATTAN SCHOLARSHIP PROGRAM

Program Description: Financial Women International sponsors this program, which is intended to encourage midcareer women in the banking and financial services industry to return to school to pursue their career goals. Applicants need not be members of the Financial Women International, but they must hold a managerial or supervisory position.
Financial and Other Data: The stipend is $2,000; funds may be used for tuition, room, board, travel, or other expenses associated with the recipient's professional development. There is one award each year.
Deadline: March of each year.
Contact: Financial Women International, 200 N. Glebe Rd., Suite 814, Arlington, VA 22203. Phone: (703) 807-2007.

CHRYSALIS SCHOLARSHIP

Program Description: Women working on their advanced graduate degrees in the geosciences are eligible to apply if 1) their education has been interrupted and 2) they need financial assistance to complete their thesis during the current academic year.
Financial and Other Data: The grant is $750; three are awarded each year. Funds may be used for typing, drafting, child care, or anything necessary to allow a degree candidate to complete her thesis.
Deadline: February of each year.
Contact: Association for Women Geoscientists Foundation, c/o G&H Production, 518 17th St., #930, Denver, CO 80202.

DAUGHTERS OF PENELOPE RE-ENTRY GRANT

Program Description: This program was developed to encourage women to resume their studies or update their skills. Applicants must be women of Greek descent (or related to an Ahepan or a Daughter of Penelope) or members of the Maids of Athena and residents of the U.S., Canada, Greece, or wherever there is an established chapter of the Daughters of Penelope. They must have been away from the work place for an extended period of time because of family responsibilities and be in need of retraining or refresher courses. Financial need must be demonstrated.
Financial and Other Data: The stipend is $1,000. Funds are sent to the recipient. Each year, one is awarded.
Deadline: June of each year.
Contact: Daughters of Penelope, 1909 Q St., NW, Washington, DC 20009. Phone: (202) 234-9741.

DELAYED EDUCATION SCHOLARSHIP FOR WOMEN

Program Description: The purpose of this program is to encourage mature women whose formal studies in nuclear science, nuclear engineering, or a nuclear-related field have been delayed or interrupted. Applicants must be pursuing a bachelor's degree, be U.S. citizens or permanent residents, have proven academic ability, be in financial need, and be sponsored by an American Nuclear Society local section, division, student branch, committee, or member.
Financial and Other Data: The stipend is $3,500. Funds may be used to cover tuition, books, room, or board. Each year, one is awarded.
Deadline: February of each year.
Contact: American Nuclear Society, Attn: Scholarship Program, 555 N. Kensington Ave., La Grange Park, IL 60525. Phone: (708) 352-6611. Fax: (708) 352-0499.

DORIS MULLEN SCHOLARSHIP

Program Description: Women helicopter pilots interested in pursuing additional helicopter ratings (to further their professionalism and marketability as professional pilots in the helicopter industry) are eligible to apply if they currently hold a commercial airplane license and can demonstrate financial need.
Financial and Other Data: The stipend is $4,000. There is a $15 application fee. Each year, one is awarded.
Deadline: September of each year.
Contact: Whirly-Girls, Inc., P.O. Box 7446, Menlo Park, CA 94026. Phone: (415) 462-1441.

EDWIN G. AND LAURETTA M. MICHAEL FUND

Program Description: Ministers' wives are eligible to apply if their husbands have completed their basic theological education, are employed full time in the ministry, and hold standing in the ministry of the Christian Church (Disciples of Christ). Evidence of financial need is required. Applicants must be studying at the undergraduate level; no funds are available for graduate studies.
Financial and Other Data: Loans are available up to $1,000 per year. The loan must be

repaid in one cash payment, on a monthly installment plan (6 percent interest), or as in-kind service.
Deadline: March of each year.
Contact: Christian Church (Disciples of Christ), Attn: Scholarships, 131 E. Washington St., Box 1986/46206, Indianapolis, IN 46206. Phone: (317) 635-3100.

ELCA EDUCATIONAL SCHOLARSHIP FOR MATURE WOMEN

Program Description: This program offers financial assistance to "mature ELCA laywomen" who wish to pursue postsecondary education on the undergraduate or graduate level. Applicants must wish to return to school after having been homemakers or out of the work force for a period of time. They must be able to demonstrate financial need.
Financial and Other Data: Stipends range from $500 to $2,000. Awards may be renewed. Several named scholarships are given under this program, including the **Cronk Scholarship, First Triennium Scholarship, Knudstrup Scholarship, Mehring Scholarships**, and **Piero-Wade Scholarship**.
Deadline: February of each year.
Contact: Women of the Evangelical Lutheran Church in America, 8765 W. Higgins Rd., Chicago, IL 60631-4189. Phone: (312) 380-2700. Fax: (312) 380-1465.

ELEANOR ROOSEVELT FUND FOR WOMEN AND GIRLS

Program Description: Women teachers with five to ten years of classroom experience are eligible to apply for this program if they are responsible for mathematics and science courses for "at-risk" girls and are committed to long-term change. The program is open to both elementary and secondary school teachers. Applicants must be U.S. citizens or permanent residents. Applications are particularly sought from minority teachers.
Financial and Other Data: The amount awarded varies from $1,000 to $10,000; four or more are granted each year. Funds may be used to pay for graduate study, thesis research, or course work that will improve the recipient's expertise.
Deadline: January of each year.
Contact: American Association of University Women Educational Foundation, Attn: Educational Foundation, 2201 N. Dodge St., Iowa City, IA 52243-4030. Phone: (319) 337-1716. Fax: (319) 337-1204.

FRAN JOHNSON SCHOLARSHIP FOR NON-TRADITIONAL STUDENTS

Program Description: This program is open to undergraduate and graduate students interested in pursuing a degree in floriculture (with a specific interest in bedding plants or other floral crops). Applicants must be reentering the academic setting after an absence of at least five years. Selection is based on academic record, extracurricular activities, career plans, and financial need.
Financial and Other Data: Stipends range from $500 to $1,000.
Deadline: February of each year.
Contact: Bedding Plants Foundation, Inc., P.O. Box 27241, Lansing, MI 48909. Phone: (517) 694-8560. Fax: (517) 694-8560.

GEORGIA HARKNESS SCHOLARSHIP AWARD

Program Description: Applicants must be women over the age of 35 who have received a bachelor's degree (or its equivalent), have been accepted at an accredited school of theology, and have affirmed a specific interest in preparing for the ordained ministry of the United Methodist Church.
Financial and Other Data: 60 or more fellowships ranging between $500 and $1,500 are awarded each year.
Deadline: February of each year.
Contact: United Methodist Church, Attn: Division of the Ordained Ministry, Box 871, Nashville, TN 37202-0871.
Phone: (615) 340-7409.

HAZEL CORBIN ASSISTANCE FUND

Program Description: This program is open to registered nurses who seek to prepare for nurse-midwifery certification in the U.S., to nurse-midwives in the U.S. who were trained in other countries, and to American nurse-midwives who are not currently working or who have turned to other nursing duties. Students in any of these categories must have a license to practice in the U.S. and must have been accepted in an approved nurse-midwifery basic or refresher program at an American school.
Financial and Other Data: From 30 to 40 scholarships are presented each year. The amount awarded varies, depending on the recipient's needs. Awards may be renewed.
Deadline: Applications are accepted at any time.
Contact: MCA Foundation, Inc., Attn: Public Relations, 48 E. 92nd St., New York, NY 10128-1397. Phone: (212) 369-7300. Fax: (212) 369-8747.

KARLA SCHERER FOUNDATION SCHOLARSHIP

Program Description: This program provides financial assistance to women who want to prepare for a career in business. Applicants may be reentry women (those returning to college after a long absence or who never attended college before). They must be interested in studying business administration, with a focus on finance and/or economics. Drive, desire, and determination to succeed are more important in the evaluation process than academic record or financial need.
Financial and Other Data: The amount awarded varies, depending upon the needs of the recipient. Awards may be renewed.
Deadline: Applications may be submitted at any time.
Contact: Karla Scherer Foundation, 100 Renaissance Center, Suite 1680, Detroit, MI 48243-1009. Phone: (313) 259-4520. Fax: (313) 259-4521.

KEMP SCHOLARSHIP

Program Description: This program is open to minority group women who wish to continue their education on the undergraduate, graduate, professional, or vocational level. They must be members of the Lutheran Church in America. Only women who have had their schooling interrupted are considered. Selection is based on academic ability, financial need, educational goals, and Christian commitment.
Financial and Other Data: The award varies but generally does not exceed $1,500 per year.
Deadline: February of each year.
Contact: Women of the Evangelical Lutheran Church in America, 8765 W. Higgins Rd., Chicago, IL 60631-4189. Phone: (312) 380-2730. Fax: (312) 380-1465.

LETTERS SCHOLARSHIPS FOR MATURE WOMEN

Program Description: Women writers above the age of 35 are invited to submit an article, short story, drama, or TV or radio script of up to 75 pages. This program is not open to members of the National League of American Pen Women or their immediate families.
Financial and Other Data: The award is $1,000. Funds may be used for a number of purposes, including education.
Deadline: February of every even-numbered year.
Contact: National League of American Pen Women, Inc., 1300 17th St., NW. Washington, DC 20036.
Phone: (202) 785-1997.

MARY McEWEN SCHIMKE SCHOLARSHIP

Program Description: Women who have graduated from an American academic institution, are over 30 years of age, are currently engaged in graduate study in literature and/or history, and need relief from household or child care responsibilities while pursuing graduate studies are eligible to apply. Selection is based on academic ability and financial need.
Financial and Other Data: Fellowships range from $500 to $1,000.
Deadline: November of each year.
Contact: Wellesley College, Career Center Office, Attn: Secretary to the Committee on Graduate Fellowships, 106 Central St., Wellesley, MA 02181.
Phone: (617) 283-2352.

MUSIC SCHOLARSHIPS FOR MATURE WOMEN

Program Description: Women composers who are at least 35 years of age are invited to submit two compositions up to 18 minutes long that have not yet been publicly performed (at least one of these should have been written within the past five years). Neither applicants nor their immediate families may be affiliated with the National League of American Pen Women.
Financial and Other Data: The award is $1,000. Funds may be used for education.
Deadline: February of every even-numbered year.
Contact: National League of American Pen Women, Inc., 1300 17th St., NW, Washington, DC 20036.
Phone: (202) 785-1997.

NEW YORK LIFE FOUNDATION SCHOLARSHIP

Program Description: Applicants must be women who are at least 25 years of age, able to demonstrate financial need, need to upgrade their skills or complete their education, and have a definite plan to use the desired training in the health professions 1) to improve their chances for advancement, 2) to train for a new career, or 3) to enter or reenter the job market. Only undergraduate students are eligible. No support is available for graduate school or for correspondence courses.
Financial and Other Data: Scholarships range from $500 to $1,000 per year. Funds are to be used for tuition, books, and other education-related expenses — including child care.
Deadline: April of each year.
Contact: Business and Professional Women's Foundation, Attn: Scholarships and Loans, 2012 Massachusetts Ave., NW, Washington, DC 20036.
Phone: (202) 293-1100, ext. 169.

When searching for financial aid, read the program descriptions carefully. Think how you might package yourself to meet the requirements of the program. But save yourself and the sponsoring organization time, effort, and money. Don't apply if you really don't qualify.

OLIVE LYNN SALEMBIER SCHOLARSHIP

Program Description: Only women who have been out of the engineering job market for at least two years and are going to return to school for an engineering program may apply. Applicants may be undergraduate or graduate students.
Financial and Other Data: The scholarship is $2,000; one is awarded each year.
Deadline: May of each year.

Contact: Society of Women Engineers, 120 Wall St., 11th Fl., New York, NY 10005-3902. Phone: (212) 509-9577 or (800) 666-1SWE. Fax: (212) 509-0224.

RUTH SATTER MEMORIAL AWARD

Program Description: Women enrolled in any life science, physical science, social science, or engineering program leading to a Ph.D. degree are eligible to apply if they are U.S. citizens and have had to interrupt their education to raise a family.
Financial and Other Data: The stipend is at least $500; one is awarded each year. Funds may be used to pay for tuition, books, housing, research, equipment, etc.
Deadline: January of each year.
Contact: Association for Women in Science, Inc., 1522 K St., NW, Suite 820, Washington, DC 20005.
Phone: (202) 408-0742 or (800) 886-AWIS.
Fax: (202) 408-8321.

SIGMA DELTA EPSILON FELLOWSHIPS

Program Description: Eligible to apply for this program are women in the United States and Canada who are doing graduate work at the predoctoral level in mathematics, physical sciences, or biological sciences. They must have an approved research proposal. Special consideration is given to applicants above the age of 35.
Financial and Other Data: Stipends range from $1,500 to $4,000 per year; four or more are awarded each year.
Deadline: November of each year.
Contact: Graduate Women in Science — Sigma Delta Epsilon, P.O. Box 19947, San Diego, CA 92159. Phone: (619) 583-4856.

TREVA C. KINTNER SCHOLARSHIP

Program Description: Undergraduates who are members of Phi Upsilon Omicron (the national honor society in home economics), are over 30 years of age, and have completed at least half of their academic work toward a bachelor's degree with a major in home economics are eligible to apply. Selection is based on academic record, extracurricular activities, professional goals, and personal characteristics.
Financial and Other Data: The stipend is $500; two are awarded each year.
Contact: Phi Upsilon Omicron, c/o 208 John T. Mount Hall, Ohio State University, 1050 Carmack Rd., Columbus, OH 43210. Phone: (614) 421-7860.

WYETH-AYERST SCHOLARSHIP FOR WOMEN IN GRADUATE MEDICAL AND HEALTH BUSINESS PROGRAMS

Program Description: The purpose of this program is to encourage women to enter emerging health fields such as biomedical engineering, biomedical research, medical technology, pharmaceutical marketing, public health, and public health policy. Applicants must be 25 years of age or older, officially accepted for study at a U.S. college or university, within 24 months of graduation, able to demonstrate critical financial need (annual gross income for family of four must be $30,000 or less), studying in an emerging health field, and planning to use their education to enter, reenter, or advance in the health-related job market.
Financial and Other Data: The stipend is $2,000 per year. Funds may not be used to cover undergraduate studies, correspondence courses, or non-degree programs.
Deadline: April of each year.
Contact: Business and Professional Women's Foundation, Attn: Scholarships and Loans, 2012 Massachusetts Ave., NW, Washington, DC 20036.
Phone: (202) 293-1200, ext. 169.

3/Making Your Ties With the Military Pay Off

More than one third of America's population today has either direct or indirect ties with the armed services. This includes 23 million wartime veterans, 5 million peacetime veterans, 3 million active duty military personnel, and millions of dependents (e.g., their spouses, children, and parents).

Over the years, a number of organizations have attempted to reward the members of these groups in a variety of ways. In 1944, Congress established the Veterans Administration (now the Department of Veterans Affairs) to develop programs for the benefit of the men and women who served in previous wars. The activities of the VA expanded greatly as the nation became involved in other military conflicts. Today, the VA provides a wide variety of scholarships, fellowships, loans, and grants for veterans and their dependents. Many state governments have also established or expanded programs that complement federal benefits. In addition, voluntary and other private organizations (most notably the American Legion) have raised millions of dollars to provide financial aid to their members, other veterans or military personnel, or their dependents. Similarly, to recruit, retain, and reward their personnel (especially since the advent of the all-volunteer military), the armed services have developed wide-ranging benefits for members and those who depend on them. In all, billions of dollars a year have now been set aside in the form of publicly and privately funded scholarships, fellowships, grants, loans, and internships for veterans, military personnel, and their dependents.

For women who have served their country in the armed forces, there are three important publications that identify the hundreds of financial aid opportunities available to them:

- ***Federal Benefits for Veterans and Dependents,*** published by the U.S. Superintendent of Documents
- ***Financial Aid for Veterans, Military Personnel, and Their Dependents,*** published by Reference Service Press
- ***Need a Lift,*** published by the American Legion Educational and Scholarship Program

Each of these publications is described in Chapter 7, "Researching Other Financial Aid Opportunities," under the heading, "Veterans, Military Personnel, and Their Families."

Although many mature women returning to school may not have served in the military, they often have ties to the service through their husbands' previous or current military commitments. Scores of programs have been set up specifically for the spouses of veterans or current military personnel on the local, state, and national level. To give you an idea of the range of programs available, some of the scholarships offered by federal and private agencies to these women are described below. Keep in mind that this list is representative only; many more programs are available and can be found in the ***Directory of Financial Aids for Women*** (described in the bibliography in Chapter 7, under the heading, "Women"). Be sure also to check for what is available in your state through the state department of veterans affairs or your local American Legion post.

National Programs for Wives and Widows of Veterans and Military Personnel

AAAA SPOUSE SCHOLARSHIPS

This program is open to the spouses of members of the Army Aviation Association of America. Selection is based on merit. At least two $1,000 scholarships are awarded each year. Loans are also available. Applications are due in April.
Contact: Army Aviation Association of America Scholarship Foundation, 49 Richmondville Ave., Westport, CT 06880-2000. Phone: (203) 226-8184. Fax: (203) 222-9863.

AIR FORCE AID SOCIETY VOCATIONAL/TECHNICAL PROGRAM

Spouses and children of active duty Air Force personnel are eligible to apply if they are enrolled in a vocational/technical program to increase their employment opportunities. This program covers 50 percent of the unmet costs, up to a maximum of $1,000. If the recipient completes a certificate program within a two-year period, 25 percent of the balance converts to a grant. Scholarships are also available for the spouses of active duty personnel who are residing and studying overseas. Applications are due in March.
Contact: Air Force Aid Society, Attn: Education Assistance Department, 1745 Jefferson Davis Highway, Suite 202, Arlington, VA 22202-3410. Phone: (703) 607-3072, ext. 51. (800) 429-9475.

AMVETS AUXILIARY SCHOLARSHIPS

Applicants must belong to AMVETS Auxiliary (or be the child/grandchild of a current member). They must be in the second year of their undergraduate studies. Selection is based on personality, academic record, personal goals, and financial need. Each year, two $1,000 scholarships and five $750 scholarships are awarded. Applications are due in July.
Contact: AMVETS Auxiliary National Headquarters, 4647 Forbes Blvd., Lanham, MD 20706. Phone: (301) 459-6255.

BATTLESHIP IOWA MEMORIAL SCHOLARSHIP

The widows and children of deceased crewmembers of the USS Iowa who died as a result of the April 19, 1989 turret explosion are eligible for this program if they are interested in attending college. The amount of assistance varies; funds may be used for any purpose, including tuition, fees, books, room or board.
Contact: Navy-Marine Corps Relief Society, Attn: Education Programs, 801 N. Randolph St., Suite 1228, Arlington, VA 22203-1978. Phone: (703) 696-4904. Fax: (703) 696-0144.

BEIRUT RELIEF FUND SCHOLARSHIP

Financial aid is provided to the unremarried widows and dependent children of marines and sailors killed in Beirut. The amount awarded varies, depending upon the needs of the recipient. Each year, one scholarship may be awarded.
Contact: Second Marine Division Association, Attn: Memorial Scholarship Fund, P.O. Box 8180, Camp Lejeune, NC 28542-8180. Phone: (919) 451-3167.

BETTSY ROSS EDUCATIONAL FUND

Members of the Non Commissioned Officers Association International Auxiliary are eligible to apply for this support if they wish to prepare for employment or improve their employment skills by attending a local business or technical school. The maximum stipend is $250. Nearly 50 awards are granted each year. Applications are due by the end of February, May, August, or November.

Contact: Non Commissioned Officers Association of the United States of America, Attn: Scholarship Administrator, P.O. Box 33610, San Antonio, TX 78265. Phone: (210) 653-6161.

CAREER START SCHOLARSHIP

Applicants must be members of the AMVETS Auxiliary, have completed at least one semester/quarter of study at an accredited technical school, business school, college, or university, and be interested in continuing their education. Selection is based on need, academic record, goals, and personality. The stipend is $500. Applications are due in July.
Contact: AMVETS Auxiliary National Headquarters, 4647 Forbes Blvd., Lanham, MD 20706. Phone: (301) 459-6255.

CHAPPIE HALL MEMORIAL SCHOLARSHIP PROGRAM

At least one scholarship each year is awarded to the wife or child/grandchild of a regular (not associate) member of the 101st Airborne Division. Selection is based on career objectives, academic record, and financial need. The amount awarded varies, depending upon the needs of the individuals. Applications are due in May.
Contact: 101st Airborne Division Association, Attn: Secretary, 101 E. Morris St., P.O. Box 586, Sweetwater, TN 37874.

EDUCATIONAL LOANS FOR SPOUSES OF VETERANS

Veterans' spouses who have exhausted their 10-year period of eligibility for Veterans Dependents' Educational Assistance Benefits (described elsewhere in this section) may apply for these loans. They must be engaged in a full-time course of study leading to a college degree or a professional or vocational objective that requires at least six months to complete. Up to $2,500 may be borrowed each year. Applications may be submitted at any time.
Contact: Department of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420. Phone: (202) 418-4343. (800) 827-1000.

EXPLOSIVE ORDNANCE DISPOSAL (EOD) MEMORIAL FUND

Spouses, unremarried widows, and children of technicians or military officers who have worked in explosive ordnance disposal are eligible to apply for this program. The stipend is $2,000 per year. More than 50 are awarded each year. Applications are due in April.
Contact: Explosive Ordnance Disposal Memorial Scholarship Fund, Attn: Patricia Moore, 14803 Wharf Rd., Accokeek, MD 20607. Phone: (301) 292-6580.

FIRST MARINE DIVISION ASSOCIATION SCHOLARSHIPS

This program is open to spouses and children of disabled or deceased First Marine Division members (or members of a unit attached to that division). Up to $1,400 is awarded to each recipient. Funds are to be used for undergraduate education.
Contact: First Marine Division Association, 14325 Willard Rd., Suite 107, Chantilly, VA 22021. Phone: (703) 803-3195. Fax: (703) 803-3195.

FLEET RESERVE ASSOCIATION SCHOLARSHIP

This program provides financial assistance to the spouses and children of members of the U.S. Navy, Marine Corps, or Coast Guard serving on active duty, retired with pay, or deceased while on active duty or retired with pay. Awards are based on financial need, scholastic standing, character, and leadership qualities. The amount awarded varies, depending upon the needs of the recipient. Applications are due in April.
Contact: Fleet Reserve Association, Attn: Scholarship Administrator, 125 B, West St., Alexandria, VA 22314-2754. Phone: (800) 372-1924.

FORCE RECON ASSOCIATION SCHOLARSHIP FUND

Eligible to apply for this assistance are the spouses of Force Recon Association members, dependent children of living or deceased members, and members of the association. Stipends range from $200 to $1,500. Up to 8 scholarships are awarded each year. Applications are due in August.
Contact: Force Recon Association, Attn: Scholarship Committee, 3784-B Mission Ave., Suite 1776, Oceanside, CA 92954. Phone: (619) 439-8633.

KATHERN F. GRUBER SCHOLARSHIP

Eligible to apply for this program are the spouses and children of blinded veterans. Applicants may attend either undergraduate or graduate school. The stipend is $2,000 and is intended to cover the recipient's educational expenses, including tuition, fees, books, dormitory fees, and cafeteria fees. Each year, 12 are awarded; the scholarships are renewable. Applications are due in April.
Contact: Blinded Veterans Association, 477 H St., NW, Washington, DC 20001-2694. Phone: (202) 371-8880. (800) 669-7079. Fax: (202) 371-8258.

MARY PAOLOZZI MEMBERSHIP SCHOLARSHIP

This scholarship is open to the members of the Navy Wives' Club of America. Applicants must be interested in pursuing a college education and be able to demonstrate financial need. Stipends range from $500 to $1,000. Applications are due in May.
Contact: Navy Wives' Club of America, P.O. Box 6971, Washington, DC 20032.

NAVY/MARINE CORPS/COAST GUARD ENLISTED DEPENDENT SPOUSE SCHOLARSHIP

Eligible to apply for this support are the spouses of active duty Navy, Marine Corps, and Coast Guard members. Applicants must be interested in pursuing a college education and be able to demonstrate financial need. Stipends range from $500 to $1,000. Applications are due in May.
Contact: Navy Wives' Club of America, P.O. Box 6971, Washington, DC 20032.

NAVY-MARINE CORPS RELIEF SOCIETY SPOUSE TUITION AID

This program is open to the spouses of active duty Navy and Marine service members who reside at overseas locations where there is a Navy-Marine Corps Relief Society activity. Applicants do not need to be full-time students. Funding is available for both undergraduate and graduate studies. The program provides 50 percent of the tuition charged per course, up to a maximum of $300 per undergraduate term or $350 per graduate term. Recipients must attend institutions offering on-base programs.
Contact: Navy-Marine Corps Relief Society, Attn: Education Programs, 801 N. Randolph St., Suite 1228, Arlington, VA 22203-1978. Phone: (703) 696-4904. Fax: (703) 696-0144.

NCOA/PENTAGON FEDERAL CREDIT UNION GRANT

Each year, $1,000 is awarded to the spouses or children of current members of the Non Commissioned Officers Association. The funds are to be used for room, board, tuition, library fees, textbooks, and related college fees. Spouses who receive a grant must apply for membership in one of the NCOA membership categories. Applications are due in March.
Contact: Non Commissioned Officers Association of the United States of America, Attn: Scholarship Administrator, P.O. Box 33610, San Antonio, TX 78265. Phone: (210) 653-6161.

NON COMMISSIONED OFFICERS ASSOCIATION SCHOLARSHIP

Each year, ten $750 scholarships are awarded to the spouses of members of the Non Commissioned Officers Association. Selection is based on academic achievement and a demonstration of patriotism. Applications are due in March.
Contact: Non Commissioned Officers Association of the United States of America, Attn: Scholarship Administrator, P.O. Box 33610, San Antonio, TX 78265. Phone: (210) 653-6161.

SCHUYLER S. PYLE AWARD

Both spouses and children of members of the Fleet Reserve Association are eligible to apply for this program. Each award is $750. Funds may be used for undergraduate or graduate school. Of the 32 grants awarded each year, 10 are allocated specifically to spouses. Applications are due in March.
Contact: Non Commissioned Officers Association of the United States of America, Attn: Scholarship Administrator, P.O. Box 33610, San Antonio, TX 78265. Phone (210) 653-6161.

USO DESERT STORM EDUCATION FUND

This program is open to the spouses and children of armed service personnel killed during Operations Desert Shield and Desert Storm. This is an entitlement program. Neither financial need nor academic achievement are factors in allocating support from the fund.
Contact: USO World Headquarters, Attn: Scholarship Program, Washington Navy Yard, Bldg. 198, 901 M St., SE, Washington, DC 20374. Phone: (202) 610-5700.

USS STARK MEMORIAL SCHOLARSHIP FUND

Eligible for this assistance are the widows and children of crewmembers of the USS Stark (FFG 31) who died as a result of the missile attack on the ship in the Persian Gulf on May 17, 1987. The amount of assistance varies; funds may be used for a wide variety of purposes, including tuition, fees, books, room, or board at a college or university.
Applications may be submitted at any time.
Contact: Navy-Marine Corps Relief Society, Attn: Education Programs, 801 N. Randolph St., Suite 1228, Arlington, VA 22203-1978. Phone: (703) 696-4904. Fax: (703) 696-0144.

VETERANS DEPENDENTS' EDUCATIONAL ASSISTANCE BENEFITS

Eligible for benefits under this program are spouses, unremarried surviving spouses, and children of veterans whose deaths or permanent and total disabilities were service connected. Spouses and children of service personnel who are missing in action, captured in the line of duty, or forcibly detained or interned in the line of duty by a foreign power are also eligible after the service member has remained in that status for 90 days. Monthly benefits for this program for full-time study are at least $400, with lesser amounts for part-time training. An additional $1,200 per year is available for tutorial assistance. This program was formerly known as the Junior GI Bill. Applications may be submitted at any time.
Contact: Department of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420. Phone: (202) 418-4343. (800) 827-1000.

WARE SCHOLARSHIP

Eligible to apply for this program are active First Division soldiers, their spouses, and their children or grandchildren. The stipend for soldiers and their spouses is $500 ($1,000 for dependent children). Applications are due in May.
Contact: Society of the First Division Foundation, 5 Montgomery Ave., Philadelphia, PA 19118. Phone: (215) 233-5444.

4/Finding Federal Funding

By far, the federal government is the largest source of financial aid. Of the nearly $52 billion allocated for financial aid in 1995/6, a whopping $33 billion (64 percent) came from the scholarships, fellowships, loans, and grants sponsored by the federal government. The next largest provider—the colleges themselves—came in a distant second: contributing $10.2 billion (20 percent) in financial aid. The rest of the assistance was supplied in this way: $3.7 billion from the states, $2.3 billion from employer-paid tuition plans, $1.8 billion from the Department of Veterans Affairs, and $600 million from private sources.

Although applying for federal funds can be confusing and frustrating, it is definitely worth the effort. Last year, more than 7 million undergraduates — 44 percent of all college students — received some form of financial aid, with the federal government picking up the lion's share of the tab.

Most of the federal funds are distributed through six major financial aid programs:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Federal Work-Study (FWS)
- Federal Perkins Loans
- Federal Stafford Loans (Direct or FFEL)
- Federal PLUS Loans (Direct or FFEL)

Except for the Federal PLUS Loans (which are open only to parents who want to apply on behalf of their college-age children), midlife and older women may be able to qualify for one or more of these programs. To determine your potential eligibility, check the program descriptions below.

Avoid the following commonly made mistakes when filling out your federal financial aid applications: failing to supply required signatures, omitting Social Security numbers, using a range of figures rather than specific amounts, reporting monthly when annual figures are requested (and vice versa), using pen when the form calls for pencil (and vice versa), leaving lines blank when you really mean (and should write) zero, missing deadlines, and providing misleading or false information (this is the most serious, since doing so could have significant legal consequences).

Federal Programs for Undergraduate Students Only

Put January 1 on your financial aid calendar. Federal financial aid forms cannot be submitted before that date. But they should be submitted as soon as appropriate after that date. This is especially true for campus-based programs, where money is granted on a first-come, first-served basis.

FEDERAL PELL GRANTS

Type of Program: Student-based program: the federal government guarantees that each participating school will receive enough money to pay the Federal Pell Grants of its eligible students.

Eligibility: Recipients must demonstrate financial need, be enrolled or accepted for enrollment at an approved institution, be enrolled at least half time (although less than half time may be accepted if funding permits), not owe a refund on any grant or be in default on any loan, be a U.S. citizen or eligible non-citizen, and sign an Anti-Drug Abuse Act Certification. Having earned a bachelor's degree already makes an applicant ineligible. Conviction of drug distribution or possession may make an applicant ineligible.

Financial Data: The maximum award per student is $2,300. How much you get will depend not only on your financial need ("expected family contribution"), but also on the cost of education at your school, whether you are a full-time or part-time student, and whether you attend school for a full academic year or less. Funds are paid to the recipient's school. The school may credit the recipient's account, pay the student directly, or combine these methods.

Application Deadline: Apply as soon as possible after January 2. Applications may not be submitted after May 1. There are no exceptions to this deadline.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG)

Type of Program: Campus based: the program is administered by the financial aid administrator at each participating school. Unlike the Federal Pell Grant, which provides funds to every eligible student, each school participating in this campus-based program receives a certain amount of funds. When that money is gone, there are no more awards for that year.

Eligibility: Recipients must meet the eligibility requirements for the Pell Grant (see above) and have exceptional financial need. Priority is given to Federal Pell Grant recipients.

Financial Data: The maximum award per student is $4,000 per year ($4,400 if you are participating in a study abroad program). Funds are paid to the recipient's school. The school may credit the recipient's account, pay the student directly, or combine these methods.

Application Deadline: There is no U.S. Department of Education deadline for applying, the way there is for the Federal Pell Grant program. Each school sets its own deadline (generally early in the calendar year). Students who do not apply early for this campus-based program may miss out on funding.

Federal Programs for Undergraduate or Graduate Students

FEDERAL PERKINS LOANS

Type of Program: Campus based: the program is administered by the financial aid administrator at each participating school. Each of these schools receives a certain amount of money to loan; when that money is gone, there are no more loans for that year.
Eligibility: These loans are for undergraduate and graduate students with exceptional financial need. For undergraduate students, priority is given to Federal Pell Grant recipients.
Financial Data: For undergraduate study: up to a maximum of $15,000 may be borrowed (no more than $3,000 in any one year). For graduate or professional study: up to a maximum of $30,000 — including any outstanding Perkins Loans borrowed as an undergraduate (no more than $5,000 in any one year). A total of $175 million in new lending capital and almost $1 billion in "revolving fund" capital (money paid back by borrowers) is distributed each year. Funds are paid directly to you or are credited to your account at school. The interest rate on the loan is 5 percent. Repayment must begin nine months after you graduate if you were at least a half-time student; the grace period for recipients who went to school less than half time may be different. Monthly payments are usually at least $31. Loans must be repaid within 10 years. Under certain circumstances loan payments may be deferred (if your annual U.S. Department of Education student loan debt is at least 20 percent of your gross income and you apply for deferment in writing) or even partially or completely canceled (e.g., if you become totally and permanently disabled, a full-time nurse or medical technician, or serve in the Peace Corps).
Application Deadline: Same as the Federal Supplementary Educational Opportunity Grants described above.

FFEL STAFFORD LOANS

Type of Program: Like the Federal Perkins Loans, this program provides low-interest loans. However, these loans are generally made by a lender—such as a bank, credit union, or savings and loan association—rather than the school (under the Federal Direct Stafford Loans, described below, the federal government makes loans directly to students through the schools). The loans are insured by a guaranty agency (the organization that administers the loan program in your state) and reinsured by the federal government. This program was formerly known as Guaranteed Student Loans. It is part of the Federal Family Education Loan (FFEL) Program.
Eligibility: Students must be enrolled at least half time on the undergraduate or graduate school level. Financial need is not a requirement, but students with need receive interest

FFEL Stafford Loans are managed and collected by the lender or agency that holds the loan. Direct Stafford Loans are managed and collected by the U.S. Department of Education's Direct Loan Servicing Center. The Center's toll-free number is (800) 848-0979. For general correspondence, the address is: Borrower Service, Direct Loan Servicing Center, P.O. Box 4609, Utica, NY 13504-4609.

subsidies while in school (subsidized Stafford Loan) and students without need do not (unsubsidized Stafford Loan).

Financial Data: As an independent undergraduate, you can borrow up to $6,625 for your first year in college (at least $4,000 of this amount must be in unsubsidized Stafford Loans), up to $7,500 per year if you have completed your first year of study (at least $4,000 must be in unsubsidized Stafford Loans), and up to $10,500 per year if you have completed two years of study (at least $5,000 must be in unsubsidized Stafford Loans). The maximum loaned to independent undergraduates under this program is $46,000. Graduate students can borrow up to $18,500 per year (at least $10,000 of this amount must be in unsubsidized Stafford Loans), to a maximum of $138,500 (including any outstanding Federal Stafford Loans received as an undergraduate). In no case can you borrow more than the cost of education at your school minus any other financial aid you receive. The interest rate is capped at 8.25 percent; currently, the rate is about 7.43 percent. If you have a need-based (subsidized) Federal Stafford Loan, the federal government pays the interest on the loan while you are in school and for a six-month grace period after you leave. However, if your Stafford Loan is not need-based (unsubsidized), you are responsible for the interest. Students who receive a Stafford Loan pay an origination fee of 3 percent. Funds are paid directly to you or are credited to your account at school. Repayment must begin six months after you graduate, leave school, or drop below half time. Monthly payments depend on the size of your debt and on the length of your repayment period; usually, you'll pay at least $50 per month. Under certain circumstances loan payments may be deferred (if your annual U.S. Department of Education student loan debt is at least 20 percent of your gross income and you apply for deferment in writing) or even partially or completely canceled (e.g., if you become totally and permanently disabled, take a job as a full-time nurse or medical technician, or serve in the Peace Corps).

Application Deadline: Applications are available from a lender, school, or your state guaranty agency (these are listed in the next section). There is no deadline for applying, but students should apply as soon as possible after the first of the year. While many lenders promise overnight processing, it is not unusual for it to take two months for the paperwork flow.

Nearly 1,000 colleges and universities around the country offer cooperative education programs, where students alternate between full-time study and full-time work. Participants can earn $7,000 or more each year from their work assignments. Once restricted only to younger students, cooperative education programs are now opening up to older students. This option could be especially appealing to midlife and older women who are changing careers or who are not yet clear on their career objectives. For more information on this option, write to the National Commission for Cooperative Education (360 Huntington Dr., Boston, MA 02115) and ask for College *Guide to Cooperative Education*. It's free.

For a detailed description of these federal programs, get a free copy of *The Student Guide: Financial Aid from the U.S. Department of Education* by calling the Federal Student Financial Aid Information Center's toll free number: (800) 433-3243 (hearing impaired persons can reach the center's TDD line by calling (800) 730-8913).

FEDERAL DIRECT STAFFORD LOANS

Type of Program: This new Federal Direct Loan program consists of Federal Direct Stafford Loans (subsidized and unsubsidized) and Federal Direct PLUS loans (for parents of dependent college students). It is essentially the same type of program as the Stafford Loans (described above) — the only difference is that the U.S. Department of Education is the lender rather than a bank or credit union. Not all schools are taking part in this program, so check with the schools of interest to you, to see if they are participating. If they are not, you can still apply for an FFEL Stafford Loan. Note: you cannot apply for both an FFEL Stafford Loan and a Direct Stafford Loan.
Eligibility: Requirements are the same as for the FFEL Stafford Loans (see above).
Financial Data: Loan amounts, monthly repayment amounts, deferments, and cancellation benefits are the same as the FFEL Stafford Loans (described above). There is a 4 percent loan origination fee.
Deadline: Same as the FFEL Stafford Loans described above.

FEDERAL WORK-STUDY

Type of Program: Campus based: the program is administered by the financial aid administrator at each participating school. Each of these schools receives a certain amount of money to provide jobs for undergraduate and graduate students who need financial aid; when that money is gone, there are no more funds for jobs that year.
Eligibility: This program is open to both undergraduate and graduate students who can demonstrate financial need.
Financial Data: Salaries are at least minimum wage; many are higher. Undergraduates are paid by the hour. Graduate students are either paid by the hour or receive a salary. The amount earned cannot exceed the amount established as your Federal Work Study Award.
Deadline: There is no U.S. Department of Education deadline for applying. Each school sets its own deadline (generally early in the calendar year). Students who do not apply early for this campus-based program may miss out on funding.

5/Tapping Your State's Financial Aid Resources

Most states, as well as the District of Columbia, have statutes authorizing educational assistance and loan funds for students. While the federal government remains the largest provider of financial aid resources by far (64 percent of all funds distributed), the states, cumulatively, represent a major source of financial aid. Last year, state governments awarded over $2.4 billion in grant assistance to nearly 2 million undergraduate and graduate students.

All state educational agencies provide need-based financial assistance, and many also issue merit-based awards. More than 60 percent of the states have established a guaranteed tuition plan or educational savings program for their residents. In addition, a majority of the states sponsor forgiveness programs for specific professions (such as educational or health-related careers) or award student incentive grants. A number of states also offer work-study programs, tuition equalization programs, assistance to students attending private schools within the state, guaranteed free-tuition plans to qualified and needy students, or financial assistance to residents with certain characteristics (minority group members, persons with disabilities, etc.). Some states (e.g., Alabama, South Carolina, and New Mexico) even offer reduced tuition for older citizens.

To get an idea of the diversity of funding available on the state level, take a look at the opportunities that have been sponsored by a typical state: Ohio. Residents there have been offered both state-administered federal programs (e.g., Federal Stafford Loans) and such state specific programs as:

- **Ohio Instructional Grant:** Up to $3,750 per year to lower-income full-time undergraduate Ohio residents who will attend colleges in Ohio or Pennsylvania.
- **Ohio Part-Time Student Instructional Grant:** From $252 to $3,180 to part-time undergraduate Ohio residents who attend Ohio colleges or universities (special consideration is given to single parents and displaced homemakers).
- **Ohio Student Choice Grant:** An average of $700 is given to full-time undergraduate students who attend private colleges in Ohio.
- **Ohio Academic Scholarship Program:** $2,000 per year merit awards for Ohio high school graduates who attend an Ohio college or university.
- **Ohio War Orphans Scholarship Program:** Full tuition is provided to Ohio residents who are children of deceased or disabled veterans of war.
- **Ohio Safety Officers College Memorial Fund:** Tuition waivers are given to the children of peace officers or firefighters who were killed in the line of duty.
- **Regents Graduate/Professional Fellowship:** Up to $3,500 per year for 2 years to outstanding college graduates who pursue full-time graduate study at an eligible Ohio institution.

- **Lender of Last Resort:** This program assists students who are enrolled at an eligible Ohio postsecondary institution and have been denied a Federal Stafford Loan by two lending institutions.

- **Ohio Nurse Education Assistance Loan Program:** Loans up to $3,000 per year are available to students enrolled at least half time in approved nurse education programs in Ohio.

- **Physicians Loan Repayment Program:** Up to $20,000 per year of student loan indebtedness (for up to 4 years) may be cancelled for physicians who agree to practice in specialized areas in Ohio. [Note: AARP recommends checking with a tax advisor before pursuing programs such as this one.]

Similar programs may be available to you. To find out, use the list below to contact the agency that administers or coordinates scholarships, fellowships, or loans for residents in your state.

State Agencies

ALABAMA

State Financial Aid and Guaranteed Loans:
Alabama Commission on Higher Education
P.O. Box 302000
Montgomery, AL 36130-2000
(334) 242-1998
Fax: (334) 242-0268

ALASKA

State Financial Aid and Guaranteed Loans:
Alaska Commission on Postsecondary Education
3030 Vintage Blvd.
Juneau, AK 99801-7109
(907) 465-2962

AMERICAN SAMOA

State Financial Aid:
American Samoa Community College
P.O. Box 2609
Pago Pago, American Samoa 96799-2609
(684) 699-9155

Guaranteed Loans:
United Student Aid Fund, Inc.
Attn: Hawaii Education Loan Program
1314 S. King St., Suite 861
Honolulu, HI 96814
(808) 593-2262

ARIZONA

State Financial Aid:
Arizona Commission for Postsecondary Education
2020 N. Central Ave., Suite 275
Phoenix, AZ 85004
(602) 229-2591

Guaranteed Loans:
United Student Aid Funds, Inc.
P.O. Box 3028
Chandler, AZ 85244
(800) 824-7044

ARKANSAS

State Financial Aid:
Attn: Student Aid Division
Arkansas Department of Higher Education
114 E. Capitol
Little Rock, AR 72201-3818
(501) 324-9300
(800) 54-STUDY

Guaranteed Loans:
Student Loan Guarantee Foundation of
Arkansas
219 S. Victory Rd.
Little Rock, AR 72201-1884
(501) 372-1491
(800) 622-3446

CALIFORNIA

State Financial Aid and Guaranteed Loans:
California Student Aid Commission
P.O. Box 510845
Sacramento, CA 94245-0845
(916) 445-0880
Fax: (916) 327-6599

COLORADO

State Financial Aid:
Colorado Commission on Higher Education
1300 Broadway, 2nd Floor
Denver, CO 80203
(303) 866-2723

Guaranteed Loans:
Colorado Student Loan Program
999 18th St., Suite 425
Denver, CO 80202-2440
(303) 294-5050
(800) 289-7378

CONNECTICUT

State Financial Aid:
Connecticut Department of Higher Education
61 Woodland St.
Hartford, CT 06105-2391
(203) 566-8118
(800) 842-0229 (within CT)

Guaranteed Loans:
Connecticut Student Loan Foundation
525 Brook St.
P.O. Box 1009
Rocky Hills, CT 06067
(203) 257-4001

DELAWARE

State Financial Aid and Guaranteed Loans:
Delaware Higher Education Commission
Carvel State Office Bldg.
820 N. French St., 4th Floor
Wilmington, DE 19801
(302) 577-3240 (general aid information)
(302) 577-6055 (loan information)

DISTRICT OF COLUMBIA

State Financial Aid:
Office of Postsecondary Education, Research,
and Assistance
2100 M.L. King Jr. Ave., SE, Suite 401
Washington, DC 20020-5732
(202) 727-3688

Guaranteed Loans:
American Student Assistance
330 Stuart St.
Boston, MA 02116-5292
(617) 426-9434
(800) 999-9080

FLORIDA

State Financial Aid:
Florida Department of Education
Attn: Office of Student Financial Assistance
1344 Florida Education Center
Tallahassee, FL 32399-0400
(904) 487-0049

Guaranteed Loans:
Florida Guarantee Loan Program
P.O. Box 7019
Tallahassee, FL 32314
(904) 942-4662
(800) 366-3475

GEORGIA

State Financial Aid and Guaranteed Loans:
Georgia Student Finance Commission
2082 E. Exchange Place, Suite 200
Tucker, GA 30084-5305
(404) 414-3000
(800) 776-6878
Fax: (404) 414-3110

HAWAII

State Financial Aid:
Hawaii State Postsecondary Education Commission
Bachman Hall, Rm 112
2444 Dole St.
Honolulu, HI 96822-2394
(808) 956-8213

Guaranteed Loans:
United Student Aid Funds, Inc.
Attn: Hawaii Education Loan Program
13145 S. King St., Suite 861
P.O. Box 22187
Honolulu, HI 96814
(808) 593-2262

IDAHO

State Financial Aid:
State Board of Education
Len B. Jordan Office Bldg., Rm 307
650 W. State St.
Boise, ID 83720-0037
(208) 334-2270

Guaranteed Loans:
Northwest Education Loan Association
500 Coleman Bldg.
811 First Ave.
Seattle, WA 98104
(206) 461-5300
(800) 562-3001

ILLINOIS

State Financial Aid and Guaranteed Loans:
Illinois Student Assistance Commission
Attn: Scholarships or Loan Processing
1775 Lake Cook Rd.
Deerfield, IL 60015-5209
(847) 948-8550
(800) 477-4411

INDIANA

State Financial Aid:
State Student Assistance Commission of Indiana
ISTA Center Bldg.
150 W. Market St., Suite 500
Indianapolis, IN 46204-2811
(317) 232-2350
Fax: (317) 232-3260

Guaranteed Loans:
United States Aid Funds, Inc.
P.O. Box 6180
Indianapolis, IN 46206-6180
(317) 849-6510
(800) 382-4506

IOWA

State Financial Aid and Guaranteed Loans:
Iowa College Student Aid Commission
200 10th St., 4th Fl.
Des Moines, IA 50309-3609
(515) 281-3501
(800) 383-4222
Fax: (515) 242-5996

KANSAS

State Financial Aid:
Kansas Board of Regents
700 S.W. Harrison St., Suite 1410
Topeka, KS 66603-3760
(913) 296-3517

Guaranteed Loans:
United Student Aid Funds, Inc.
P.O. Box 3028
Chandler, AZ 85244
(800) 824-7044

KENTUCKY

State Financial Aid and Guaranteed Loans:
Kentucky Higher Education Assistance Authority
Attn: Student Aid Programs
West Frankfort Office Complex
1050 U.S. 127 South, Suite 102
Frankfort, KY 40601-4323
(502) 564-7990
(800) 928-8926

LOUISIANA

State Financial Aid and Guaranteed Loans:
Office of Student Financial Assistance
P.O. Box 91202
Baton Rouge, LA 70821-9202
(504) 922-1011
(800) 259-5626
Fax: (504) 922-1089

MAINE

State Financial Aid:
Finance Authority of Maine
Attn: Maine Educational Assistance Division
One Weston Court
State House Station 119
Augusta, ME 04333
(207) 287-2183
(800) 228-3734 (within ME)

Guaranteed Loans:
Maine Educational Loan Authority
P.O. Box 510
Augusta, ME 04330-0510
(207) 623-2600
(800) 922-6352 (within ME)

MARYLAND

State Financial Aid:
Maryland Higher Education Commission
Attn: State Scholarship Administration
16 Francis St.
Annapolis, MD 21401-1781
(410) 974-5370

Guaranteed Loans:
United Student Aid Funds, Inc.
P.O. Box 6180
Indianapolis, IN 46209-9303
(800) 428-9250

MASSACHUSETTS

State Financial Aid:
Office of Student Assistance
330 Stuart St.
Boston, MA 02116-5292
(617) 727-9420

Guaranteed Loans:
American Student Assistance
330 Stuart St.
Boston, MA 02116
(800) 999-9080

MICHIGAN

State Financial Aid :
Michigan Higher Education Assistance Authority
Attn: Office of Scholarships and Grants
P.O. Box 30462
Lansing, MI 48909-7962
(517) 373-3394

Guaranteed Loans:
Michigan Guarantee Agency
P.O. Box 30047
Lansing, MI 48909-7547
(517) 373-0760
(800) 642-5626

MINNESOTA

State Financial Aid:
Minnesota Higher Education Services Office
Suite 400, Capitol Square Bldg.
550 Cedar St.
St. Paul, MN 55101-2292
(612) 296-3974
(800) 657-3866

Guaranteed Loans:
Northstar Guarantee, Inc.
444 Cedar St., Suite 1910
P.O. Box 640080
St. Paul, MN 55164-0080
(612) 290-8795
(800) 366-0032

MISSISSIPPI

State Financial Aid:
Mississippi Office of State Student Financial Aid
3825 Ridgewood Rd.
Jackson, MS 39221-6453
(601) 982-6570
(800) 327-2980 (within MS)

Guaranteed Loans:
United Student Aid Funds, Inc.
P.O. Box 6180
Indianapolis, IN 46206-6180
(800) 824-7044

MISSOURI

State Financial Aid and Guaranteed Loans:
Coordinating Board for Higher Education
3515 Amazonas Dr.
Jefferson City, MO 65109-5717
(314) 751-3940
Fax: (314) 751-6635

MONTANA

State Financial Aid and Guaranteed Loans:
Montana Guaranteed Student Loan Program
2500 Broadway
P.O. Box 203101
Helena, MT 59620-3101
(406) 444-6594
(800) 537-7508
Fax: (406) 444-0684

NEBRASKA

State Financial Aid:
State Department of Education
P.O. Box 94987
301 Centennial Mall South
Lincoln, NE 68509-4987
(402) 471-2295

Guaranteed Loans:
Nebraska Student Loan Program, Inc.
1300 O St.
P.O. Box 82507
Lincoln, NE 68501-2507
(402) 475-8686
(800) 735-8778

NEVADA

State Financial Aid:
State Department of Education
Capitol Complex
400 W. King St.
Carson City, NV 89710
(702) 687-3100

Guaranteed Loans:
United Student Aid Funds, Inc.
P.O. Box 3028
Chandler, AZ 85244
(800) 824-7044

NEW HAMPSHIRE

State Financial Aid:
New Hampshire Postsecondary Education Commission
2 Industrial Park Dr.
Concord, NH 03301-8512
(603) 271-2555

Guaranteed Loans:
New Hampshire Higher Education Assistance Foundation
44 Warren St.
P.O. Box 877
Concord, NH 03302
(603) 225-6612
(800) 235-2577 (within NH)
(800) 525-2577 (outside NH)

NEW JERSEY

State Financial Aid:
New Jersey Department of Higher Education
Attn: Office of Student Assistance
4 Quakerbridge Plaza
CN 540
Trenton, NJ 08625
(609) 588-3268
(800) 792-8670

Guaranteed Loans:
Higher Education Assistance Authority
Attn: Guaranteed Student Loan Program
4 Quakerbridge Plaza
CN 543
Trenton, NJ 08625
(609) 588-3200
(800) 356-5562

NEW MEXICO

State Financial Aid and Guaranteed Loans:
New Mexico Educational Assistance Foundation
3900 Osuna Rd., NE
P.O. Box 27020
Albuquerque, NM 87125-7020
(505) 345-3371
(800) 279-5063
Fax: (505) 345-7269

NEW YORK

State Financial Aid and Guaranteed Loans:
New York State Higher Education Service Corporation
Attn: Student Information
99 Washington Ave.
Albany, NY 12255-0001
(518) 474-5642
(800) 642-6234

NORTH CAROLINA

State Financial Aid and Guaranteed Loans:
North Carolina State Education Assistance Authority
Attn: Scholarship and Grant Services
P.O. Box 2688
Chapel Hill, NC 27515-2688
(919) 549-8614
(800) 544-1644
Fax: (919) 549-8481

NORTH DAKOTA

State Financial Aid:
North Dakota University System
Attn: Student Financial Assistance Agency
Tenth Floor, Capitol Bldg.
600 East Blvd.
Bismarck, ND 58505-0230
(701) 224-4114

Guaranteed Loans:
Student Loans of North Dakota Guarantor
P.O. Box 5524
Bismarck, ND 58506-5524
(701) 328-5600
(800) 472-2166

OHIO

State Financial Aid and Guaranteed Loans:
Ohio Student Aid Commission
309 S. 4th St.
P.O. Box 16610
Columbus, OH 43216-6610
(614) 466-8716
(800) 837-6752

OKLAHOMA

State Financial Aid and Guaranteed Loans:
Oklahoma State Regents for Higher Education
500 Education Bldg.
State Capitol Complex
Oklahoma City, OK 73105-4503
(405) 524-9100
(800) 247-0420
Fax: (405) 524-9230

OREGON

State Financial Aid and Guaranteed Loans:
Oregon State Scholarship Commission
1500 Valley River Dr., Suite 100
Eugene, OR 97401
(503) 687-7395
(800) 452-8807

PENNSYLVANIA

State Financial Aid and Guaranteed Loans:
Pennsylvania Higher Education Assistance Agency
1200 N. 7th St.
Towne House
Harrisburg, PA 17102-1444
(717) 257-2800
(800) 692-7392

PUERTO RICO

State Financial Aid:
Council on Higher Education
Box 23305
UPR Station
Rio Piedras, PR 00931
(809) 758-3350

Guaranteed Loans:
Great Lakes Higher Education Corporation
2401 International Lane
P.O. Box 7658
Madison, WI 53704
(608) 246-1800
(800) 236-4300

RHODE ISLAND

State Financial Aid and Guaranteed Loans:
Rhode Island Higher Education Assistance Authority
560 Jefferson Blvd.
Warwick, RI 02886
(401) 736-1100
(800) 922-9855 (outside RI)

SOUTH CAROLINA

State Financial Aid:
South Carolina Commission on Higher Education
133 Main St., Suite 200
Columbia, SC 29201
(803) 737-2277

Guaranteed Loans:
South Carolina Student Loan Corporation
Interstate Center
P.O. Box 21487
Columbia, SC 29210
(803) 798-0916

SOUTH DAKOTA

State Financial Aid:
Department of Education and Cultural Affairs
Attn: Office of the Secretary
700 Governor's Dr.
Pierre, SD 57501-2291
(605) 773-3134

Guaranteed Loans:
Education Assistance Corporation
115 First Ave., SW
Aberdeen, SD 57401
(605) 225-6423
(800) 592-1802

TENNESSEE

State Financial Aid and Guaranteed Loans:
Tennessee Student Assistance Corporation
Suite 1950 Parkway Towers
404 James Robertson Parkway
Nashville, TN 37243-0820
(615) 741-1346
(800) 257-6526
Fax: (615) 741-6101

TEXAS

State Financial Aid:
Texas Higher Education Coordinating Board
Attn: Division of Student Services
P.O. Box 12788, Capitol Station
Austin, TX 78711-2788
(512) 483-6340

Guaranteed Loans:
Texas Guaranteed Student Loan Corporation
P.O. Box 201725
Austin, TX 78720-1725
(512) 219-5700
(800) TG-LOANS

UTAH

State Financial Aid:
Utah State Board of Regents
3 Triad Center, Suite 500
355 West North Temple
Salt Lake City, UT 84180-1205
(801) 321-7100
Fax: (801) 321-7199

Guaranteed Loans:
Utah Higher Education Assistance Authority
P.O. Box 45202
Salt Lake City, UT 84145-0202
(801) 321-7200
(800) 418-8757
Fax: (801) 321-7299

VERMONT

State Financial Aid and Guaranteed Loans:
Vermont Student Assistance Corporation
Champlain Mill, P.O. Box 2000
Winooski, VT 05404-2000
(802) 655-9602
(800) 642-3177
Fax: (802) 654-3765

VIRGIN ISLANDS

State Financial Aid:
Board of Education
1 Storre Gronne Gade
P.O. Box 11900
Charlotte Amalie, VI 00801
(809) 774-4546

Guaranteed Loans:
Great Lakes Higher Education Corporation
2401 International Lane
P.O. Box 7658
Madison, WI 53704
(608) 246-1800
(800) 236-4300

VIRGINIA

State Financial Aid:
State Council of Higher Education for Virginia
Attn: Financial Aid Office
James Monroe Bldg.
101 N. 14th St.
Richmond, VA 23219
(804) 371-7941

Guaranteed Loans:
Virginia Student Assistance Authorities
411 E. Franklin St., Suite 300
Richmond, VA 23219
(804) 775-4000
(800) 544-4904

WASHINGTON

State Financial Aid:
Higher Education Coordinating Board
917 Lakeridge Way
P.O. Box 43430
Olympia, WA 98504-3430
(360) 753-3571

Guaranteed Loans:
Northwest Education Loans
500 Coleman Bldg.
811 First Ave.
Seattle, WA 98104
(206) 461-5300
(800) 562-33001

WEST VIRGINIA

State Financial Aid:
State College and University Systems of West Virginia
Attn: Central Office
3110 MacCorkle Ave., SE
P.O. Box 4007
Charleston, WV 25364-4007
(304) 347-1266

Guaranteed Loans:
West Virginia Education Loan Service
P.O. Box 591
Charleston, WV 25322
(304) 345-7211
(800) 437-3692 (within WV)

WISCONSIN

State Financial Aid:
Higher Educational Aids Board
131 W. Wilson St.
P.O. Box 7885
Madison, WI 53707-7885
(608) 267-2806

Guaranteed Loans:
Great Lakes Higher Education Corporation
2401 International Lane
P.O. Box 7658
Madison, WI 53704
(608) 246-1800
(800) 236-4300

WYOMING

State Financial Aid:
Wyoming State Department of Education
Hathaway Bldg, 2nd Floor
2300 Capitol Ave.
Cheyenne, WY 82002-0050
(307) 777-7673

Guaranteed Loans:
United Student Aid Funds, Inc.
P.O. Box 3028
Chandler, AZ 85244
(800) 824-7044

6/Creative Ways to Reduce Educational Expenses

Getting Credit for Life Experience

One of the advantages of being a midlife or older woman is that you've had more experiences and acquired more knowledge than the typical college-age student. You may be able to translate what you have learned from your work, independent study, or significant life experiences into college credit.

At many schools, if you can demonstrate that you've acquired college-level learning outside the classroom, you will be able to get college credit for that subject. In fact, according to the American Council on Education, more than 2,000 colleges and universities —practically every school in the nation — grant at least some credit for documented life experiences.

Each credit you pick up this way could save you up to $300 — depending, of course, on the cost of the college you're attending. Since many schools allow the equivalent of up to one year of study to be earned in this way (and some schools permit as much as two years), you may be able to cut your college costs by 25 percent or more. That's equivalent to a tuition scholarship of up to $8,000 or more —not to mention the other financial benefits associated with completing a college degree in less time. Except for scholarships or fellowships, there is no more cost-effective method of reducing college costs than earning credit for life experiences.

Colleges evaluate not the time spent in life experience, but the knowledge you have gained from those experiences.

Of course, not everything you've done can be converted to college credit. Time spent in an activity is not the same as learning about the activity. For example, attending church for 30 years would not result in college credit, but having prepared and taught Sunday school classes, or traveled abroad for religious purposes, or coordinated church fund-raising campaigns might well yield the kind of learning that could earn you college credit.

If you think you have particular proficiency in a subject area, the next step is to demonstrate this to the school you will be attending. Your school will need to determine if the knowledge you've gained from informal learning experiences is equivalent to what you would have learned if you took a formal college course on the same subject. Generally, there are two ways your school might ask you to demonstrate your proficiency: 1) by preparing a portfolio to document your experiences; or 2) by taking a standardized test to demonstrate your knowledge.

PREPARING A PORTFOLIO

There are at least eight categories of life experiences that you might draw upon to earn college credit:

- **continuing education:** conferences, lectures, radio or television courses, company training programs, etc.
- **exposure to experts:** listening or working with experts in a variety of areas, ranging from tax preparation to modern history
- **homemaking**: child raising, child psychology, meal planning and nutrition, gourmet cooking, etc.
- **independent study:** extensive reading, viewing, or listening to information on a particular subject
- **recreation and hobbies:** aviation skills, musical skills, sports, arts and crafts, attending plays or concerts, designing and making clothes, visiting museums, etc.
- **travel:** living in other countries; participating in activities related to other countries
- **volunteer work:** church activities, community activities, political campaigns, hospital work, social services, etc.
- **work:** skills and activities performed on the job (e.g., accounting, editing, filing, financial management, inventory control, military strategy, planning, real estate appraisal, sales, writing computer programs)

The documentation required by your school to demonstrate college-level learning in these areas may be formal or informal. But some type of documentation will always be required. This documentation is often called a "portfolio" of past experience.

There are several forms of documentation that might be included in your portfolio: letters of verification, licenses (e.g., real estate, day care), certificates, commendations, awards and citations, military records, reports, newspaper articles, job descriptions, product samples, works of art, written or edited manuscripts, photographs, copies of speeches, recital programs, copies of examinations taken, workshop outlines, resumes, etc. Your portfolio will be evaluated by appropriate staff members at your school, who will determine if and how much credit you have documented.

Preparing a persuasive portfolio is not easy or intuitive. For help in putting together a request for life-experience credit, contact the Council for Adult and Experiential Learning (243 South Mahash, Suite 800, Chicago, IL 60604, phone: (312) 922-5909). The Council has developed an instructive guide, *Earn College Credit for What You Know* ($21.50), which not only describes how to assemble a portfolio but also lists colleges offering assessment of prior learning opportunities.

TESTING FOR CREDIT

Another way to demonstrate college-level learning acquired outside the classroom is to take an equivalency examination. Although there are several sources of these exams (some even prepared and conducted by a student's own school), the most widely accepted credit-by-exam programs are CLEP (offered by the College Entrance Examination Board) and PEP (offered by the American College Testing Program).

CLEP (College-Level Examination Program): This program offers five general exams and 30 or more subject area examinations. Each test takes approximately 90 minutes and is made up of multiple-choice questions and optional 90-minute essays. The tests are held the third week of every month at more than 1,200 centers in the United States or Canada. Tests cost in the $50 range. For

What is the difference between alternative and external degree programs? According to the American Council on Education, alternative programs include evening, weekend, or other academic programs that are primarily campus based (25 percent or more of the degree requirements must be completed on campus). In external programs, fewer than 25 percent of the degree requirements are campus based and distance learning options are generally offered.

more information—or to receive two free pamphlets, *CLEP, CLEP, CLEP* and *CLEP Colleges: Where You Can Be Tested/Where You Can Get Credit* —contact: Educational Testing Service/CLEP, P.O. Box 660, Princeton, NJ 08541. Phone: (609) 771-7865. To help you prepare for the CLEP exams, the College Entrance Examination Board (also known as the College Board) offers a book entitled: *The **Official Handbook for the CLEP Examinations*** (price for the 1994 edition: $15).

PEP (Proficiency-Examination Program): This program offers nearly 50 subject area exams, three to four hours long. The tests are given six times a year at more than 150 locations throughout the country. The cost of each exam ranges from approximately $50 to $150 or more. For more information, contact: American College Testing Program, Box 4014, Iowa City, IA 52243. Phone: (319) 337-1455. Or, if you are a New York resident, contact: Regents College, 1450 Western Avenue, Albany, NY 12203. Ask for their free study guides or the free pamphlet, *Preparing to Do Your Best on ACT PEP Examinations.*

LOOK BEFORE YOU LEAP

Neither CLEP nor PEP award college credit. The credit you receive for passing these examinations will be awarded by the college you attend. It is up to your school to determine which test is acceptable, what constitutes a satisfactory passing grade, how much credit will be allowed per exam, and how much credit can be allowed for the total of your out-of-classroom learning.

Before you arrange to take these or any other equivalency examinations, or to attempt to put together a portfolio describing life experiences, the American Council on Education suggests you follow the following three-point strategy (called the PONSI strategy), to minimize misunderstandings and wasted effort on your part:

1) **Know what factors affect your college's decision to award credit.** Every college has its own rules. It is your responsibility to find out these policies before you put together a portfolio or take an equivalency exam.

2) **Find out who at your school makes the decision to award credit for life experiences and equivalency exams.** Sometimes this will be the college admissions

Before you pay for or take an exam for credit, check with your school— ask what exams it will accept and the number of units you will be able to transfer.

officer. Other times, it will be a faculty member, department chair, or dean. Talk to this person. Know what will be expected of you.

3) **Understand what your options are if credit requests are rejected.** If you are not satisfied with your school's review process, you may want to look for another institution in your area that will accept your credits. The American Council on Education (address below) has identified over 1,500 accredited colleges and universities that will accept its three-point recommendations.

For more information on PONSI strategy and a list of the schools accepting it, contact: American Council on Education, Program on Noncollegiate Sponsored Instruction, One Dupont Circle, Washington, DC 20036. Phone: (202) 939-9433.

Pursuing an Off-Campus Degree

When we think about earning a college degree, we usually think about "attending college." By this, we mean sitting in a classroom being taught by an instructor. While it is true that the majority of students do earn their degrees this way, there are thousands of others each year who have completed a college degree or are presently working toward a degree without spending time in a college classroom.

Even if you are not interested in earning an external degree, off-campus learning can be for you. Correspondence courses can help cut an entire year or more from the time you spend in college.

If the idea of earning college credit without leaving your house appeals to you, read on. You can now take individual courses or complete an entire degree—even an advanced degree—by participating in an off-campus study program. And, as you'll see below, you can save money over the costs of a traditional college education as well.

Since the 1970s, there has been a virtual explosion in off-campus study—known variously as correspondence study, home study, alternative education, distance education, or external education. Whatever the term, the concept is the same: taking courses or earning a degree without ever or hardly ever going on campus. This process has opened the world of higher education to people who work irregular hours, have disabilities, or have commitments to work and/or family that make educational flexibility essential.

The international Council for Distance Education estimates that about 10 million people worldwide study off-campus each year, learning via mail (for home study), cable TV, public radio, satellite, videotape, guided independent study programs, or even home computers (linked to a university's network). Expect this trend to grow. According to a recent article in the San Francisco Chronicle, just 10 years from now, one out of five California community college students will be taking classes via television (saving their schools an estimated $500 to $1,500 per student).

While some schools require external degree students to spend a few weeks or a minimum number of regular hours on campus, there are a sizable number of schools that grant external degrees and require absolutely no residency at all. Some examples: American Open University; California State University, Dominguez Hills; Charter Oak College; City University; Embry-Riddle Aeronautical University; Empire State College; Indiana University; Ohio University; Regents College; Thomas Edison State College; University of Iowa; University of Missouri, Columbia;

University of Nevada, Reno; and Weber State University. For complete lists of accredited schools offering external courses and degrees, see the four directories described at the end of this chapter.

Although financial aid is not as readily available for off-campus education as it is for more traditional studies, pursuing an external degree can be financially rewarding. Tuition can be low (as low as $25 per unit, although the average cost is $60 per unit), credit is often given for prior learning (both informal and formal), and there are essentially no commuting or housing costs. As John Bear points out in ***College Degrees by Mail*** (described at the end of this section), "a respectable Ph.D. could cost around $3,000 at a good nonresident school, or more than $80,000 at a well-known university—and that doesn't even take into account lost salary!"

External degree programs are not easier than traditional programs. In fact, they may be more difficult, because they require more commitment and self motivation than regular college work. Pursue this course of study only if you are self-directed and work well in an unstructured environment.

Being able to work at your own speed, without having to leave your home or work environment, can be very tempting to midlife and older women. Perhaps that's why the majority of students who enroll in distance education tend to be older (generally at least 25 years of age), employed, and female.

As appealing as off-campus study may appear, there are some caveats you should consider before pursuing this option. Distance education is not for everybody. If you have trouble planning long-term projects or lack self motivation, this alternative is not for you. Tuition rates for external degree programs can vary greatly — some cost as much as $300 per unit. Comparison shop. More courses and degrees are offered on the undergraduate than on the master's degree or doctoral level. Not all courses are transferable; most traditional colleges impose severe limits. Sometimes, employers or graduate schools do not recognize or accept external degrees.

While there are hundreds of distance learning programs (for information on them, contact the United States Distance Learning Association, P.O. Box 5129, San Ramon, CA 94583. Phone: (510) 820-5845), not all of them are accredited. You should always inquire about an off-campus school's accreditation. But be careful. There are over 100 accrediting agencies — and not all of them are reputable. If you have a question about the status of a nontraditional school's accreditation, follow these suggestions:

- ❑ **Check with an agency that accredits the accreditors.** The two main agencies accrediting the accreditors are:

  U.S. Department of Education
  Division of Eligibility and Agency Evaluation
  Bureau of Post-Secondary Education
  Washington, DC 20202
  (202) 708-5547

  Commission on Recognition of Postsecondary Accreditation (CORPA)
  One Dupont Circle North, Suite 305
  Washington, DC 20036
  (202) 452-1433

- ❑ **Check with the only recognized agency that has responsibility for home study schools** (below the doctoral level) in the United States:

  Distance Education and Training Council
  1601 18th St., NW
  Washington, DC 20009
  (202) 234-5100

❑ **Check with the appropriate regional accrediting agency.** These are:

Middle States Association of Colleges and Schools
Commission on Higher Education
3624 Market St.
Philadelphia, PA 19104
(215) 662-5606
Fax (215) 662-5950
Covers: DC, DE, MD, NJ, NY, PA, PR, and VI

New England Association of Schools and Colleges
209 Burlington Rd.
Bedford, MA 01730
(617) 271-0022
Covers: CT, MA ME, NH, RI, and VT

North Central Association of Colleges and Schools
30 N. La Salle St., Suite 2400
Chicago, IL 60602
(800) 621-7440
Fax: (312) 263-7462
Covers: AR, AZ, CO, IA, IL, IN, KS, MI, MN, MO, NE, NM, ND, OH, OK, SD, WI, WV, and WY

Northwest Association of Schools and Colleges
7370B University Way, NE
Seattle, WA 98105
(206) 543-0195
Covers: AK, ID, MT, NV, OR, UT, and WA

Southern Association of Colleges and Schools
1866 Southern Lane
Decatur, GA 30033-4097
(404) 679-4500
Covers: AL, FL, GA, KY, LA, MS, NC, SC, TN, TX, and VA

Western Association of Schools and Colleges
Attn: Senior Colleges and Universities
Box 9990, Mills College
Oakland, CA 94613-0990
(510) 632-5000
Covers: senior colleges and universities in CA, GU, HI, and Trust Territory of the Pacific

Western Association of Schools and Colleges
Attn: Community and Junior Colleges
3060 Valencia Ave.
Aptos, CA 95003
(408) 688-7575
Fax: (408) 688-1841
Covers: community and junior colleges in CA, GU, HI, and Trust Territory of the Pacific

❑ **Check if the school accepts and supports the standards of the National University Continuing Education Association (NUCEA).** For information on the 400 schools that belong to NUCEA, write the association:

National University Continuing Education Association
Attn: Independent Study Division
One Dupont Circle, Suite 615
Washington, DC 20036
(202) 659-3130

You can get an education through public television. Many television stations have agreements with local colleges to offer courses for credit. In addition, Mind Extension University, in conjunction with George Washington University, offers college courses to cable subscribers that may later apply toward degree requirements at participating schools. For more information, call (800) 777-MIND.

If you are interested in learning more about nonresidency or short residency programs, there are four directories you will find useful:

Adult Learner's Guide to Alternative and External Degree Programs. **By Eugene Sullivan. (Available from: Oryx Press, 4041 N. Central at Indian School Rd., Phoenix, AZ 85012-3397.) 227 pages. Price for 1993 edition: $39.95.**
This guide is divided into two parts: the first describes in detail 192 alternative degree and 91 external degree programs (degrees offered, mission statement, accreditation, admission and credit hour requirements, credit awards for prior learning and standardized exams, average degree completion time, etc.) and the second provides information (in seven appendices) about the elements that make up a quality degree program.

Campus-Free College Degrees. **7th edition. By Marcie Kisner Thorson (Available from: Thorson Guides, P.O. Box 470886, Tulsa, OK 74147.) 210 pages. Price for 1996 edition: $19.95.**
Descriptions of over 100 schools in the United States and Canada that offer "campus free" degree programs are arranged alphabetically by school in the 1996 edition of this guide. Information is given on degrees offered, selection process, transfer credits, credits for formal and informal learning, tuition, and availability of financial aid.

College Degrees by Mail. **By John Bear and Mariah Bear. (Available from: Ten Speed Press, P.O. Box 7123, Berkeley, CA 94707.) 216 pages. Price for 1996 edition: $12.95.**
In addition to providing helpful information on ways to earn college credit (correspondence courses, equivalency examinations, credit for life experience learning, and credit for foreign academic experience), the Bears briefly describe 100 "good" schools that offer bachelor's degrees, master's degrees, doctorates, and law degrees through home study.

The Independent Study Catalog. **6th edition. (Available from: Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123.) 293 pages. Price for 1995 edition: $16.95.**
This work complements the directories described above. It lists over 10,000 courses offered by more than 100 nonresidency schools. Entries are arranged alphabetically by school, and specific courses currently taught remotely are identified by subject area (e.g., biology, economics, English literature, geography). Elementary school, high school, college, graduate, and noncredit courses are covered. Vocational classes are excluded.
characteristics make this level of schooling particularly attractive to midlife and older women:

Lowering Your College Costs

Even if you opt for a traditional degree from a four-year college or university, you can still save money by following these strategies: 1) attend a community college for one or two years before transferring to a four-year school, 2) take courses concurrently at a two-year and four-year institution, and/or 3) check for special deals offered by your school.

GO TO A COMMUNITY COLLEGE FIRST

Community college, once a second-class citizen in the educational community, is now emerging as a wise educational choice for people who want to learn a special skill, improve their knowledge in technical areas, reenter the workforce, or take a two-step approach to earning a bachelor's degree. A number of

characteristics make this level of schooling particularly attractive to midlife and older women:

- **More responsive to part-time students.** Unlike some traditional four-year colleges and universities, community colleges do not put up obstacles for students who only want to take one or two courses a semester.

- **More tolerant of open-ended completion dates.** Most community colleges let students take as long as they need to finish their course of study, unlike four-year colleges — where there usually is a defined time limit.

- **Relaxed admissions policies.** Most community colleges have an open admissions policy, which automatically admits anyone with a high school diploma or its equivalent. This receptiveness particularly benefits students whose academic background is not strong or who have been out of school for some time. Community colleges give "late bloomers" the second chance they might otherwise never have had.

- **Sensitive to the needs of working students.** Many classes are offered at times particularly convenient to students with work schedules: early morning, late afternoon or evening, and weekends.

- **Convenient locations.** Two-year colleges are set up to serve the community. There probably is a campus or a branch close to you. Perhaps the most dramatic illustration of community colleges' willingness to go where the students are is offered by Adelphi University, which has provided classes on the Long Island Rail Road, so commuters — who often travel two hours each way — can earn college credits while riding to work.

- **Transferable credits.** Practically every community college offers an academic program that enables students to transfer their credits to a four-year college or university. In fact, most states have matriculation agreements that guarantee the acceptance of students who graduate from community colleges with an associate's degree at a state-supported four-year school. Some colleges, however, may have different rules. You should check your target school's transfer policy before pursuing the strategy suggested here.

If you are fortunate enough to have built up equity in your house or in a company retirement plan, you might consider these strategies to finance your college education:

- **Borrow against your home equity. Unlike other educational loans, the interest on your home equity loan can be fully tax deductible.**
- **Borrow from your company pension or profit sharing plan. The interest rate is usually right around prime, and you'll pay no points.**

Of all the advantages community colleges offer students, none is as significant as the enormous tuition savings that can be expected. Community colleges are the bargain of the century. Tuition there can cost as little as $13 per unit for students without a bachelor's degree. Compare that to fees at four-year colleges or universities. Tuition at state-supported San Jose State University is around $560 per semester for part-time students and $870 per semester for students taking more than six units. At the University of California at Berkeley, students pay approximately $2,000 per semester, no matter what their course load. Tuition is even higher at private institutions. The College of Notre Dame, in Belmont, California, charges its part-time students about

For information on the 12,000 community colleges operating in the United States (including a state-by-state breakdown that lists tuition costs, programs offered, and financial aid possibilities), see *Peterson's Guide to Two-Year Colleges* (available from Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123). Price for the 1996 edition: $19.95.

$500 per unit and full-time students around $6,000 per semester. At Stanford University, students pay around $6,000 per quarter, regardless of the number of units carried.

According to the College Entrance Examination Board, students who attend a community college can expect to spend an average of $1,000 a year less than students at a public four-year school and $9,000 a year less than students at a private four-year school. Attend a community college for two years and you could save up to $18,000 in tuition costs alone. It would be hard to win a scholarship of that magnitude! And after you transfer to a four-year school to finish your degree, you'll be getting all of the prestige of that school at just a fraction of the amount paid by students who started there as freshmen.

Little wonder then that community college enrollment is on the rise. In 1996, of the 13 million students pursuing education beyond high school, more than half of them were enrolled in two-year colleges—that's 2 million more than were there just 10 years ago. And who's taking most advantage of this type of education? Midlife and older women attending college on a part-time basis! Currently, the average age of community college students is 29, women make up 58 percent of the community college student body, and less than 35 percent of the students attend school full time.

GO TO A COMMUNITY COLLEGE CONCURRENTLY

Even students who opt for a traditional four-year college can save money by taking many of their required courses at a community college. For instance, if a student at the University of California at Irvine took four classes during her junior and senior year at the two-year Orange Coast College, she would save over $1,000 in tuition.

CHECK FOR TUITION BARGAINS OFFERED AT YOUR COLLEGE

It's a buyer's market at many four-year colleges and universities right now. This is as true of state-supported schools as it is of private institutions. Colleges are being more creative than ever in developing financial aid programs that will attract students. Some of these programs are not widely publicized — information about them is provided only when a student inquires. No one school will offer all of the innovative and nontraditional tuition-assistance programs described below, but many will have at least one of them. Check with a financial aid officer to see if the school of your choice offers:

- ✔ **Recruitment rebates.** Some schools rebate up to 10 percent of your tuition if you recruit another student to enroll.
- ✔ **Installment plans.** A number of schools are willing to allow tuition payments in installments. Some don't even charge an interest fee.
- ✔ **Prepayment discount.** Some schools will offer a prepayment discount (sometimes as high as 20 percent) if students pay the

amount for an entire year at the beginning of the year.

- ✔ **Advanced payment bonuses.** Sometimes, bonuses are offered if tuition is paid to the college before the amount is due.

- ✔ **Tuition freeze.** Under this program, a school will guarantee tuition will not rise at all or will not rise more than a fixed percentage (e.g., 3 percent).

- ✔ **Guaranteed tuition.** Similar to the tuition freeze program, this plan guarantees that tuition will stay the same each year the student is in school.

- ✔ **Family plans.** With this plan, rebates or lower tuition is offered when more than one family member attends the school. For example, at Seton Hall, mothers of graduates have received a 50 percent tuition remission and at Pace University, parents of enrolled undergraduates have been eligible to take courses free on a space-available basis.

- ✔ **Alumni tuition breaks.** It's quite common for schools to reduce tuition for the children of alumni. Often, these "children" can be of any age.

- ✔ **Off-hour discounts.** A number of schools discount tuition (some as much as $300 per course) for courses offered during evenings, weekends, or the summer.

- ✔ **Older student tuition reductions.** Two examples: Coe College has offered a 25 percent discount for students over 25 years of age; Lebanon Valley College has cut tuition in half for students over 65. Many state schools offer free tuition to senior citizens who are residents and take classes on a space-available basis.

- ✔ **Help for former farmers.** In the past, some colleges have waived tuition for students who had to quit farming for financial reasons.

- ✔ **Help for the unemployed.** Some colleges are currently discounting or waiving tuition for students who come from families where the major wage earner is unemployed.

- ✔ **Tuition deferrals for middle-class students.** At some schools, a fixed amount of the tuition bill is being deferred for students who don't qualify for financial aid.

- ✔ **Help for displaced homemakers.** Women who have been out of the labor force for a "substantial number of years" (e.g., five years) and worked during those years in the home providing unpaid services for family members qualify for this status if they have lost their source of income (or are receiving public assistance because of dependent children still at home) and are unemployed, underem-

If you want to continue learning, but you don't need to earn a college degree, there are a number of low-cost educational avenues available to you: adult education programs, learning in retirement institutes, the Older Adult Service Information System (OASIS), senior centers, Shepherd's Centers, and summer/weekend learning programs (like Elderhostel and the Chautauqua Institution). In addition, a number of states waive tuition or give tuition discounts for state residents over the age of 60. Check out the options in your area.

ployed, or having trouble getting or upgrading a job. Currently, there are more than 15.6 million individuals who meet this definition. Many schools not only provide tuition and child care assistance for these women; they also offer a whole host of other services (including special counseling and facilities). For a list of schools with centers or services set aside specifically for displaced homemakers, contact Women Work! The National Network for Women's Employment, 1625 K St., NW, Suite 300, Washington, DC 20006. Phone: (202) 467-6346.

7/Researching Other Financial Aid Opportunities

During the past decade, there have been dramatic changes in the area of financial aid. Federal funds for education have been reduced and reapportioned, while the number of publicly funded loans has increased. There has been substantial growth in funds available to special needs groups (particularly women and minorities) but a reduction in public money based on merit rather than need. The number and variety of privately funded programs are greater than ever. In all, there is now more than $52 billion available annually in the form of publicly or privately funded scholarships, fellowships, grants, loans, awards, and internships.

No one single guide could possibly adequately describe the thousands of funding opportunities available. In the past ten years, more than 400 directories describing financial aid programs have been published! Some of these publications are invaluable and many of them are not. To help you sort through this financial aid maze, we have identified the "cream of the crop" — 34 of the best directories for midlife and older women (and others) to use in their search for financial assistance. To make it easy for you to determine which of these publications will be the most appropriate for you to use, the listing has been organized into these categories:

1) **General Financial Aid Directories**
   - Undergraduate Study
   - Graduate Study
   - Study/Research Abroad
   - Grants for Research and Other Projects
   - Internships

2) **Financial Aid for Specific Subjects**
   - The Arts
   - Communications and Mass Media
   - Health and Medical Sciences
   - History
   - Humanities
   - Language and Linguistics
   - Library Education
   - Mathematics
   - Music
   - Philosophy
   - Writers and Writing

3) **Financial Aid for Special Population Groups**
   - Persons with Disabilities
   - Minorities
   - Union Members
   - Veterans, Military Personnel, and Their Families
   - Women

Many of the publications described in this section will be available in your public library, college library, college financial aid office, or college career center. In case you have difficulty locating a title or decide you would like to have your own copy, ordering information is given for each of these titles.

General Financial Aid Directories

UNDERGRADUATE STUDY

Complete College Financing Guide. **3rd edition. Prepared by Marguerite J. Dennis. (Available from: Barron's Educational Series, 250 Wireless Blvd., Hauppauge, NY 11788.) 256 pages. Price of the 1994 edition: $14.95.**

This book was recently selected by ***Money*** magazine as one of the nine "best personal financial books of the year." It provides a wealth of financial aid information, including a listing of educational costs at colleges and universities throughout the United States, answers to the most frequently asked financial aid questions, and 35 ways students might try to reduce college costs. While Dennis describes a number of programs of interest to special categories of students (e.g., graduate students, health professional students, minority students), her best coverage is of federal and state funding.

Chronicle Student Aid Guide. **(Available from: Chronicle Guidance Publications, Inc., 66 Aurora St., P.O. Box 1190, Moravia, NY 13118-1190.) 280 pages. Price for 1995 edition: $22.47.**

When it comes to general financial aid directories, this is one of the better ones. It provides authoritative, detailed descriptions of more than 1,500 loans, grants, scholarships, fellowships, competitions, contests, and internships offered nationally or regionally by approximately 700 private or public organizations. The scope of the assistance programs listed extends from the incoming freshman through the baccalaureate, graduate, and even postdoctoral levels. The programs are indexed by subject and sponsor.

College Student's Guide to Merit and Other No-Need Funding **(Available from: Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070-4131.) 325 pages. Price for the 1996-1998 edition: $29.95.**

It's a myth that only the neediest get financial aid. In fact, there are over 1,000 college aid programs, open only to college students and students returning to college, that never consider income in the selection process. Here's information on all the financial aid programs that award money — not on the basis of need, but on academic record, career plans, creative activities, writing ability, research skills, religious or ethnic background, military or organizational activities, or just pure luck in random drawings.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid. **Prepared by Robert Leider and Anna Leider. (Available from: Octameron Press, P.O. Box 2748, Alexandria, VA 22301.) 117 pages. Price for the 1996/7 edition: $7.50.**

If you want to buy a financial aid guide and don't want to spend more than $8, then this book is for you. In addition to describing strategies for seeking financial aid on the undergraduate level, this small paperback covers federal and state programs and briefly touches on a sampling of funding opportunities from private sources. If you have access to a library or are willing to spend a little more, the other directories described in this section will be a better bet.

When it comes to financial aid, any directory more than three years old is generally out of date. Never use an outdated edition. Searching for financial aid is serious business. You can't afford to be misled about current deadline dates, eligibility requirements, or contact addresses.

The Student Guide: Financial Aid from the U.S. Department of Education. **(Available from the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044.) 54 pages. Price for the 1996/7 edition: Free.**
Of the nearly $52 billion in student aid available in 1996/7, approximately two-thirds of it ($33 billion) will be supplied by the federal government. Most of the federal funds will be channeled through just a handful of programs: Federal Pell Grants, Subsidized and Unsubsidized Federal and Direct Stafford Loans, Federal and Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants, Federal College Work-Study, and Federal Perkins Loans. Get information about these program straight from the source, in this free booklet issued by the U.S. Department of Education. For each program, official information is provided on purpose, financial support offered, application procedures, eligibilities, recipient responsibilities, and notification process.

GRADUATE STUDY

Money for Graduate Students in the Humanities. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 300 pages. Price for the 1996-1998 edition: $35.**
Use this directory to find the millions of dollars set aside to support graduate study and research in architecture, art, dance, design, filmmaking, history, languages, literature, music, mythology, performing arts, philosophy, religion, culture, and the rest of the humanities. Nearly 900 funding opportunities are described here. Programs range from $17,500 per year for study at a religious seminary, to $13,000 for graduate research on the history of art or architecture, to $30,000 to complete a dissertation in Judaic studies, to full tuition plus $13,250 for the first year of graduate work in any branch of the humanities.

Money for Graduate Students in the Sciences. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 375 pages. Price for the 1996-1998 edition: $40.**
If you are looking for graduate funding in the sciences, this is the directory to use. Described here are more than 1,200 fellowships, loans, grants, and awards set aside just for students interested in working on a master's or doctoral degree in agricultural sciences, astronomy, biology, chemistry, computer sciences, dentistry, engineering, environmental sciences, geology, genetics, mathematics, medicine, nursing, nutrition, pharmacology, physics, technology, or any other scientific field. Entries are grouped by purpose (study or research) and indexed by program title, sponsor, residency, tenability, subject, and deadline date.

Money for Graduate Students in the Social Sciences. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) Price for the 1996-1998 edition: $37.50.**
Turn here if you need money to help you pay for a master's, professional, or doctoral degree in accounting, advertising, anthropology, business administration, criminology, demography, economics, education, geography, international relations, law, library/information science, marketing, political science, psychology, sociology, or any other social science. In all, nearly 1,000 funding opportunities are described in detail (contact address and telephone number, purpose, eligibility, financial data, duration, special features, limitations, number awarded, and deadline date).

STUDY/RESEARCH ABROAD

Financial Aid for Research and Creative Activities Abroad. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 448 pages. Price for the 1996-1998 edition: $45.**
This directory will help Americans tap into the millions of dollars available for research, lec-

tureships, exchange programs, work assignments, conference attendance, creative projects (writing, artistic work, etc.), and professional development abroad. The more than 1,300 listings cover every major subject area, are tenable in practically every country and region of the world (from the Aegean Islands to Zimbabwe), are sponsored by more than 500 different private and public agencies and organizations, and are open to all segments of the population—from high school students through postdoctorates and professionals.

Financial Aid for Study and Training Abroad. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 346 pages. Price for the 1996-1998 edition: $38.50.**
Looking for money to study abroad? This directory describes nearly 1,000 scholarships, fellowships, loans, and grants that Americans can use to support structured or unstructured study abroad, including money for formal academic classes, courses of study or training, degree-granting programs, independent study, seminars, workshops, and student internships. The funding opportunities are arranged by target group (high school/undergraduate students, graduate students, postdoctorates, and professionals/other individuals) and indexed by program title, sponsoring organization, geographic coverage, subject, and deadline dates.

GRANTS FOR RESEARCH AND OTHER PROJECTS

Annual Register of Grant Support: A Directory of Funding Sources. **(Available from: R.R. Bowker, P.O. Box 31, Chanlon Rd., New Providence, NJ 07974.) 1,275 pages. Price for the 1996 edition: $189.50.**
More than 3,000 programs sponsored by government agencies, private foundations, corporations, unions, church groups, and educational and professional associations are described in the latest edition of this directory. The programs provide support for the humanities, international affairs, race and minority concerns, education, environmental and urban affairs, social sciences, physical sciences, life sciences, technology, and other areas. Each entry contains the following information: organization's name, address and telephone number, major field(s) of organization interest, name(s) of grant program(s), purpose, nature of support available, amount of support per award, number of applicants and recipients in recent years, legal basis for program, eligibility requirements, application instructions, and deadline.

The Awards Almanac. **(Available from: Gale Research, P.O. Box 33477, Detroit, MI, 48232-5477.) 800 pages. Price for the 1996 edition: $100.**
More international in scope than the other grants directories described here, this source summarizes in detail funding available worldwide (with an emphasis on English-speaking countries) to support research, conference travel, equipment purchases, project development, publication, residencies, creative/artistic training, field work, seminars, vocational education, theses, dissertations, and emergency situations. The more than 2,000 programs described are open to professionals, scientists, researchers-in-training, artists of all types, faculty members, and other individuals pursuing advanced education or career development.

Directory of Research Grants. **(Available from: Oryx Press, 4041 N. Central at Indian School Rd., Suite 700, Phoenix, AZ 85012-3397.) Price for the 1996 edition: $135.**
This is the most comprehensive of the general grants directories. Over 4,000 research funding sources are described in the latest edition. The emphasis is on programs in the United States and Canada. All major disciplines and subject areas are covered, from accounting to zoology. This listing is also available to be searched online through DIALOG (800-3DIALOG) or on compact disc (subscription fee: $850 without CD-ROM drive; $1,500 with CD-ROM drive).

Foundation Grants to Individuals. **(Available from: The Foundation Center, 79 Fifth Ave./16th St., New York, NY 10003-3076.) Price for the 9th (1995) edition: $65.**
This is the only publication devoted entirely to foundation grant opportunities (including some scholarships and loans) for individual grantseekers. The ninth edition provides information on more than 2,000 independent and corporate foundations, all of which award grants to individuals. Approximately 300 foundations appear in this edition for the first time. The work is organized by type of grant awarded (e.g., scholarships, general welfare, arts and culture programs, grants to foreign individuals) and indexed by subject area, type of support (e.g., scholarships, travel grants), geographic area, sponsoring company (for employee restricted awards), educational institution (for grants limited to specific schools), and foundation name.

INTERNSHIPS

Peterson's Internships. **(Available from: Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543.) Price for the 1996 edition: $29.95.**
With national unemployment hovering at about 7 percent, career changers, those reentering the work force, and graduating students need every competitive edge to land a job. Work experience gained through an internship in a chosen field could provide that advantage. In addition, internships can be used to fill a gap in a resume, determine whether the career chosen is really the right one for you, get to know prospective employers, or gain prestige by experience. This annual directory lists over 1,300 organizations offering more than 30,000 on-the-job training opportunities in such areas as marketing, public relations, production, design, engineering, computer programming, counseling, stage managing, writing, editing, scientific data gathering, fund-raising, fitness, and legal research. Entries provide background on the organization and information on available internships (including stipends available, skills needed, training provided, competition for the positions, and where/when to apply).

Financial Aid for Specific Subjects

THE ARTS

Money for Visual Artists. **(Available from: American Council for the Arts, One E. 53rd St., New York, NY 10022.) 238 pages. Price for the 1993 edition: $14.95.**
This book is aimed at painters, printmakers, photographers, sculptors, and other visual artists seeking financial support and/or technical and research information. The directory describes grants, fellowships, awards, artists colonies, emergency assistance programs, and technical assistance/support services available to them. Entries specify organizations' name, address and telephone numbers, type of award and/or scope of service, eligibility requirements, applications procedures, deadline dates, and more.

COMMUNICATIONS/MASS MEDIA

The Journalists Road to Success: A Career and Scholarship Guide. **(Available from: Dow Jones Newspaper Fund, P.O. Box 300, Princeton, NJ 08543-0300.) 150 pages. Price for the 1996 edition: $3.**
Published until 1992 under the title ***Journalism Career and Scholarship Guide***, this paperback identifies financial aid for students majoring in journalism or communica-

tions from news organizations, professional societies, journalism-related groups, colleges, and universities. Scholarships amounting to more than $7 million are described. The listing is arranged into two main sections: part one deals with aid offered through schools and departments of journalism in American and Canadian colleges and universities; part two lists miscellaneous sources of scholarships and those grants designed for minority students.

HEALTH AND MEDICAL SCIENCES

Directory of Biomedical and Health Care Grants. **(Available from: Oryx Press, 4041 N. Central at Indian School Rd., Suite 700, Phoenix, AZ 85012-3397.) Price for the 1996 edition: $84.50.**
Use this directory — partially spun off from the ***Directory of Research Grants*** (described above) — to locate descriptions of nearly 3,000 funding sources in the biomedical and health care areas. The programs are sponsored by corporations, foundations, professional organizations, and federal, state, and local governments. Entries provide information on address, telephone number, contact person, purpose, eligibility, financial data, restrictions, and deadline dates.

Scholarships and Loans for Nursing Education. **(Available from: National League for Nursing, 350 Hudson St., New York, NY 10014.) 123 pages. Price for the 1995/1996 edition: $15.95.**
There are hundreds of scholarships and loans available to students who are interested in preparing for a nursing degree. A number of them are covered in this directory, issued by the National League for Nurses. National funding programs are described in detail: purpose, eligibility, remuneration, number awarded, application process, and deadline. State-based programs are briefly listed.

HISTORY

Grants, Fellowships, and Prizes of Interest to Historians. **(Available from: American Historical Association, 400 A St., SE, Washington, DC 20003-4131.) 244 pages. Price for the 1995/96 edition: $10.00.**
With nearly 400 entries, this directory is the most comprehensive annual guide to funding programs for graduate students, postdoctoral researchers, and scholars in the history profession. Covered here are fellowships, internships, awards, prizes, and travel grants tenable in the United States and/or abroad. The entries describe programs for predissertation, dissertation, postdoctoral, and independent research; prize competitions for scholarly work; and other directories listing funding opportunities.

HUMANITIES

Directory of Grants in the Humanities. **(Available from: Oryx Press, 4041 N. Central at Indian School Rd., Suite 700, Phoenix, AZ 85012-3397.) Price for the 1995/96 edition: $84.50.**
Use this directory — partially spun off from the ***Directory of Research Grants*** (described above) — to locate corporate, private, and government support for competitions and awards, performances, productions, exhibits, conferences, fellowships, internships, graduate assistantships, and research grants in the humanities. Entries describe each program, specify restrictions or requirements, and indicate deadline dates.

LANGUAGE AND LINGUISTICS

Guide to Grants and Fellowships in Linguistics. **(Available from: Linguistic Society of America, 1325 Eighteenth Street, NW, Suite 211, Washington, DC 20036-6501.) Price for the 1996-1998 edition: $6.**
Published biennially, this directory describes more than 200 graduate and postgraduate fellowships and grants in the fields of language and linguistics sponsored by 75 institutions, associations, foundations, and government

agencies located in the United States. The programs are arranged by sponsoring organization. In each entry, the following information is provided: program title, sponsoring organization name, address, and telephone number, purpose, eligibility, restrictions, duration, stipend, and application procedures. All the information presented is supplied by the sponsoring organizations.

LIBRARY EDUCATION

Financial Assistance for Library and Information Studies. **(Available from: American Library Association, 50 E. Huron St., Chicago, IL 60611.) 54 pages. Price for the 1996/97 edition: $1.**
If you are considering a career in library or information science, this is the publication for you. Issued by the American Library Association, this annually revised booklet briefly describes hundreds of fellowships, scholarships, grants-in-aid, and loans for library education from state library agencies, national and state library associations, local libraries, and academic institutions offering undergraduate and graduate programs in library education in the United States and Canada. The emphasis is on graduate education. For each entry, the following information is given: granting body, level of program, type of assistance, number available, academic or other requirements, application deadline, and application address.

MATHEMATICS

Assistantships and Graduate Fellowships in the Mathematical Sciences. **(Available from: American Mathematical Society, P.O. Box 6248, Providence, RI 02940-6248.) Price for the 1995-1996 edition: $18.**
This publication is intended as a source of information on graduate programs in the mathematical sciences. Entries for the nearly 400 departments of math, applied math, statistics, and computer science covered contain the following information: address, type of assistantship, number to be awarded, amount of stipend, tuition and fees, services required, and degrees awarded. The paperback also provides detailed information on 30 well-known fellowships open to graduate students.

MUSIC

Career Guide for Singers. **(Available from: Opera America, 777 14th St., NW, Suite 520, Washington, DC 20005-3287.) 200 pages. Price for the 1994 edition: $30.**
This guide identifies nearly 900 opportunities for aspiring opera singers. The book is organized into five sections: two of those — describing competitions and opera-related internships—relate directly to financial aid. Opportunities in all areas of the world are described.

PHILOSOPHY

Grants and Fellowships of Interest to Philosophers. **(Available from: American Philosophical Association, University of Delaware, Newark, DE 19716.) Price for the 1995 edition: $10.**
This annually-issued list identifies about 50 fellowships and grant opportunities for graduate and postdoctoral study and research in the United States and abroad. Entries are arranged alphabetically by sponsoring organization and supply information on deadline, fields of study, purpose, qualifications, tenure, stipend, number, application procedures, and contact person.

WRITERS AND WRITING

Grants and Awards Available to American Writers in the United States and Abroad. **(Available from: PEN American Center, 568 Broadway, New York, NY 10012.) Price for the 1996/97 edition: $13.**
Grants and awards in excess of $500, available to American writers for use in the United States and abroad, are described in this widely used directory. According to the editors, this is the only reference work "which combines both domestic and foreign grants for American writers." Additional sections identify grants

and awards available to Canadian writers and state arts councils. The 600 to 700 entries included each year are arranged alphabetically by organization and indexed by award title, type of literature, and sponsoring organization. Each listing specifies purpose of the award, amount available, eligibility, and application procedures. The programs covered here are open to playwrights, poets, journalists, fiction writers, researchers, and scholars. The *P.E.N. American Center Newsletter* updates listings.

Financial Aid for Special Population Groups

PERSONS WITH DISABILITIES

Financial Aid for the Disabled and their Families. **(Available from Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 350 pages. Price for the 1996-1998 edition: $39.50.**
There are more than 800 funding opportunities established to meet the needs of America's largest minority: the 43 million persons with disabilities and their children or parents. Each of these programs (scholarships, fellowships, loans, grants-in-aid, awards, and internships) is described in detail in this award-winning directory. All disabilities are covered, including visual impairments, hearing impairments, orthopedic disabilities, learning disabilities, and multiple disabilities. The volume also identifies state educational offices, state agencies concerned with people with disabilities, and the 60 key directories that any individual (disabled or non-disabled) can use to locate additional information. For the visually impaired, information from this directory is also available in a large-print edition ($25) and an IBM or Macintosh compatible computer disk ($50).

MINORITIES

Directory of Financial Aids for Minorities. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 666 pages. Price for the 1995-1997 edition: $47.50.**
Despite the recent scare that the federal government might take steps to curtail funding offered to minorities, the financial aid picture for African Americans, Asian Americans, Hispanic Americans, and Native Americans has never looked brighter. In this biennially issued directory, more than 2,000 scholarships, fellowships, loans, grants, awards, and internships set aside solely for minority group members are described. Each entry provides detailed information on program title, sponsoring organization address and telephone number (including toll-free and fax numbers), purpose, eligibility, remuneration, duration, special features, limitations, number of awards, and deadline dates.

UNION MEMBERS

AFL-CIO Guide to Union Sponsored Scholarships, Awards, and Student Financial Aid. **(Available from: AFL-CIO Department of Education, 815 16th St., NW, Room 407, Washington, DC 20006.) Price for 1996 edition: Free to union members; $3 to others.**
Unions have an outstanding record of providing financial assistance to members and their families. In this selective booklet, more than 2,000 funding opportunities worth in excess of $3 million are described. And that just scratches the surface of labor scholarship offerings available from many of the 60,000 international and national unions, local unions, and AFL-CIO state and local central bodies. Be sure to check what your local unions offer as well (not all awards require union membership).

VETERANS, MILITARY PERSONNEL, AND THEIR FAMILIES

Federal Benefits for Veterans and Dependents. **(Available from: Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402-9328.) Price for the 1996 edition: $3.25.**
This booklet provides a summary of benefits (not all of which are financial) available to veterans and their dependents from the federal government. It is updated annually and contains information on aid for the blind, compensation for service-connected disabilities, dental treatment, dependents' education, veterans' education and training loans, medical benefits, pensions for nonservice-connected disabilities, etc.

Financial Aid for Veterans, Military Personnel, and their Dependents. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 320 pages. Price for the 1996-1998 edition: $39.50.**
This is the only directory to identify the $1 billion in financial aid set aside for veterans, military personnel, and their dependents (spouses, children, grandchildren, and dependent parents) from the full spectrum of sources: federal government, state agencies, professional organizations, foundations, educational associations, and military/veterans organizations. In all, nearly 1,000 financial aid programs are described; these are open to applicants on all levels (from high school through postdoctoral) for education, research, travel, training, career development, or emergency situations.

Need a Lift? **(Available from: American Legion, Attn: National Emblem Sales, P.O. Box 1055, Indianapolis, IN 46206.) 126 pages. Price for the 1996 edition: $3.**
This annually revised guide is intended primarily as a source book for children of veterans, although some of it may be useful to veterans and their spouses as well. Summary tables provide very brief information on: 1) programs sponsored by American Legion departments and auxiliaries (not all of which are reserved for applicants with ties to the military) and 2) educational benefits available to veterans and their dependents.

WOMEN

Directory of Financial Aids for Women. **(Available from: Reference Service Press, 1100 Industrial Rd., Suite 9, San Carlos, CA 94070-4131.) 498 pages. Price for the 1995-1997 edition: $45.**
Millions of dollars in financial aid have been set aside for women and women's organizations. Some examples: up to $5,000 annually for older women to start or go back to college; $4,000 annually for women who want to major in accounting; up to $50,000 in venture capital for women-owned businesses; $10,000 for women to do research at the Newberry Library in Chicago; $500 for American women who perform "heroic acts." Detailed access to these funding opportunities (more than 1,500 in all) is available in this directory, which has been coming out biennially since 1978. Entries are organized by type of funding available (scholarships, fellowships, loans, grants, awards, internships) and indexed by program title, sponsoring organization, geographic coverage, subject, and deadline date.

Program Title Index

This index identifies the financial aid programs described in chapters 2, 3, and 4. Entries are arranged alphabetically, word by word. References are to page numbers.

AAAA Spouse Scholarships, 17
Air Force Aid Society Vocational/Technical Programs, 17
AMVETS Auxiliary Scholarships, 17
Art Scholarships for Mature Women, 9
Avon Products Foundation Scholarship for Women in Business Studies, 10
Battleship Iowa Memorial Scholarship, 17
Beirut Relief Fund Scholarships, 17
Bettsy Ross Educational Fund, 17-18
Bishop Charles P. Greco Graduate Fellowships, 10
Career Advancement Scholarships, 10
Career Development Grants, 8
Career Start Scholarship, 18
Chappie Hall Memorial Scholarship Program, 18
Chase Manhattan Scholarship Program, 10
Chrysalis Scholarship, 11
Cronk Scholarship, 12
Daughters of Penelope Re-Entry Grant, 11
Delayed Education Scholarship for Women, 11
Doris Mullen Scholarship, 11
E. Craig Brandenburg Graduate Award, 8
Educational Loans for Spouses of Veterans, 18
Edwin G. and Lauretta M. Michael Fund, 11-12
ELCA Educational Scholarship for Mature Women, 12
Eleanor Roosevelt Fund for Women and Girls, 12
Explosive Ordnance Disposal (EOD) Memorial Fund, 18
Federal Direct Stafford Loans, 25
Federal Pell Grants, 22
Federal Perkins Loans, 23
Federal Supplemental Educational Opportunity Grants, 22
Federal Work Study, 25
FFEL Stafford Loans, 23-24
First Marine Division Association Scholarships, 18
First Triennium Scholarship, 12
Fleet Reserve Association Scholarship, 18
Force Recon Association Scholarship Fund, 19
Fran Johnson Scholarship for Non-Traditional Students, 12
Georgia Harkness Scholarship Award, 12
Hazel Corbin Assistance Fund, 13
Jeannette Rankin Award, 8
Karla Scherer Foundation Scholarship, 13
Kathern F. Gruber Scholarship, 19
Kemp Scholarship, 13
Knudstrup Scholarship, 12
Letters Scholarships for Mature Women, 13
Mary McEwen Schimke Scholarship, 14
Mary Paolozzi Membership Scholarships, 19
Mehring Scholarships, 12
Music Scholarships for Mature Women, 14
Navy/Marine Corps/Coast Guard Enlisted Dependent Spouse Scholarship, 19
Navy-Marine Corps Relief Society Spouse Tuition Aid, 19
NCOA/Pentagon Federal Credit Union Grant, 19
New York Life Foundation Scholarship, 14
Non Commissioned Officers Association Scholarship, 20
Olive Lynn Salembier Scholarship, 14-15
Piero-Wade Scholarship, 12
Rita Levine Memorial Scholarship, 9
Ruth Satter Memorial Award, 15

Schuyler S. Pyle Award, 20
Sigma Delta Epsilon Fellowships, 15
Soroptimist Training Awards Program, 9
Thanks Be to Grandmother Winifred Foundation Grants, 9
Treva C. Kintner Scholarship, 15
USO Desert Storm Education Fund, 20
USS Stark Memorial Scholarship Fund, 20
Veterans Dependents' Educational Assistance Benefits, 20
Ware Scholarship, 20
Wyeth-Ayerst Scholarship for Women in Graduate Medical and Health Business Programs, 15

Program Subject Index

This index identifies the subject focus of the financial aid programs described in chapters 2, 3, and 4. Entries are arranged alphabetically, word by word. References are to page numbers.

Accounting, 10
Airplanes and helicopters, 11
Art, 9
Aviation, 11
Banking, 10
Biological sciences 15
Business administration, 10, 13, 17-18
Computer sciences, 10
Education, 10
Economics, 13
Engineering, 11, 14-15
Fiction, 13
Finance, 10, 13
Floriculture, 12
General programs, 8-13, 17-20, 22-25
Geosciences, 11
Health and health care, 15
History, 14
Home economics, 15
Legal studies and services, 10
Life sciences, 15
Literature, 14
Management, 10
Marketing, 10
Mathematics, 12, 15
Medical sciences, 15
Mental retardation, 10
Midwifery, 13
Music, 14
Nuclear science, 11
Pharmaceutical sciences, 15
Photography, 9
Physical sciences, 15
Plays, 13
Religion and religious activities, 12
Sales, 10
Sciences, 10, 12
Sculpture, 9
Social sciences, 15
Teachers/teaching, 10, 12
Writers and writing, 13

Program Eligibility Index

This index identifies the eligibility requirements of the financial aid programs described in chapters 2, 3, and 4. Entries are arranged alphabetically, word by word. References are to page numbers.

American Association of University Women affiliation, 8
AMVETS Auxiliary affiliation, 17, 18
Armed forces affiliation, 17-20
Army Aviation Association of America affiliation, 17
Artistic background, 9
Business background, 10
Coast Guard affiliation, 18
Christian Church (Disciples of Christ) affiliation, 11-12
Composers, 14
Daughters of Penelope affiliation, 11
Engineering background, 14-15
Financial Women International affiliation, 10
First Division Foundation affiliation, 20
First Marine Division Association affiliation, 18
Fleet Reserve Association affiliation, 18, 20
Force Recon Association affiliation, 19
Greek ancestry, 11
Knights of Columbus affiliation, 10
Lutheran Church affiliation, 12, 13
Maids of Athena affiliation, 11
Methodist Church affiliation, 8, 12
Minority group members, 12
Navy-Marine Corp affiliation, 19
Navy Wives' Clubs of America affiliation, 19
Non Commissioned Officers Association or Auxiliary affiliation, 17, 18, 19-20
Nursing background, 13
Phi Upsilon Omicron affiliation, 15
Pilot experience, 11
Reentry women, 8-15
Teaching background, 12
Unrestricted programs, 8-11, 13-15, 22-25
USS Iowa affiliation, 17
USS Stark affiliation, 20
Writers, 13
101st Airborne Division affiliation, 18

Publication Title Index

This index identifies the financial aid directories and other publications cited throughout the guide. Entries are listed alphabetically, word by word. References are to page numbers.

Adult Learner's Guide to Alternative & External Degree Programs, 42
AFL-CIO Guide to Union Sponsored Scholarships, Awards, and Student Financial Aid, 54
Annual Register of Grant Support: A Directory of Funding Sources, 50
Assistantships and Graduate Fellowships in Mathematical Sciences, 53
Awards Almanac, 50
Campus-Free College Degrees, 42
Career Guide for Singers, 53
Chronicle Student Aid Guide, 48
CLEP, CLEP, CLEP, 38
CLEP Colleges: Where You Can Be Tested/Where You Can Get Credit, 38
College Degrees by Mail, 42
College Guide to Cooperative Education, 24
College Student's Guide to Merit and Other No-Need Funding, 48
Complete College Financing Guide, 48
Directory of Biomedical and Health Care Grants, 52
Directory of Financial Aids for Minorities, 54
Directory of Financial Aids for Women, 55
Directory of Grants in the Humanities, 52
Directory of Research Grants, 50
Don't Miss Out: The Ambitious Student's Guide to Financial Aid, 48
Earn College Credit for What You Know, 37
Federal Benefits for Veterans and Dependents, 55
Financial Aid for Research and Creative Activities Abroad, 49-50
Financial Aid for Study and Training Abroad, 50
Financial Aid for the Disabled and Their Families, 54
Financial Aid for Veterans, Military Personnel, and Their Dependents, 55
Financial Assistance for Library and Information Studies, 53
Foundation Grants for Individuals, 51
Grants and Awards Available to American Writers in the United States and Abroad, 53-54
Grants and Fellowships of Interest to Philosophers, 53
Guide to Grants and Fellowships in Linguistics, 52-53
Grants, Fellowships, and Prizes of Interest to Historians, 52
Independent Study Catalog, 42
Journalists Road to Success: A Career and Scholarship Guide, 51-52
Money for Graduate Students in the Humanities, 49
Money for Graduate Students in the Sciences,49
Money for Graduate Students in the Social Sciences, 49
Money for Visual Artists, 51
Need a Lift? 55
Official Handbook for the CLEP Examinations, 38
People's Almanac Presents the Book of Lists, 8
P.E.N. American Center Newsletter, 54
Peterson's Guide to Two-Year Colleges, 44
Peterson's Internships, 51
Preparing to Do Your Best on ACT PEP Examinations, 38
Scholarships and Loans for Nursing Education,52
Smart Choices, 1
The Student Guide: Financial Aid from the U.S. Department of Education, 25, 49
Washington International Arts Letter, 52

Special Activities Department
American Association of Retired Persons
601 E Street, NW
Washington, DC 20049

WI5172(796) • D16245